Page 1 1 STATE OF ILLINOIS ) 2 ) SS: 3 COUNTY OF C O O K ) 4 5 IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS 6 COUNTY DEPARTMENT - CHANCERY DIVISION 7 8 UNIQUE CONCEPTS, LLC, ) ) 9 Plaintiff, ) ) 10 ) No. 2020 CH 04342 vs. ) 11 STATE FARM FIRE AND ) CASUALTY COMPANY, et al., ) 12 ) Defendants. ) 13 14 15 16 ZOOM VIDEOCONFERENCE TRANSCRIPT OF PROCEEDINGS 17 had in the above-entitled cause on the 7th day of 18 July, A.D. 2021, at 10:30 a.m. 19 20 BEFORE: HONORABLE CELIA G. GAMRATH 21 22 23 24

1	APPEARANCES:
2	LAW OFFICES OF ROBERT J. SHELIST
	205 North Michigan Avenue
3	Suite 810
	Chicago, Illinois 60601
4	312-226-0675
	BY: MR. ROBERT J. SHELIST
5	robert@shelistlaw.com
6	appeared on behalf of the Plaintiff;
7	
	RILEY SAFER HOLMES & CANCILA, LLP
8	Three First National Plaza
	70 West Madison Street
9	Suite 2900
	Chicago, Illinois 60602
10	312-471-8700
	BY: MR. JAMES P. GAUGHAN
11	jgaughan@rshc-law.com
12	appeared on behalf of the Defendants.
13	
14 15	ALSO PRESENT: BERT WOLFF
ТЭ	D DUNHAM
16	LEN KURFIRST
ΤŪ	MARK MITCHELL
17	OLIVIA RAIMONDI
Ξ,	SEAN CONNOLLY
18	SEAN SULLIVAN
_ 0	KATHERINE DEMPSEY
19	1708****533
20	
21	
22	
23	REPORTED BY: TRUDY G. GORDON, C.S.R.
24	CERTIFICATE NO. 084-004077

Page 3 THE COURT: We are calling the case of Unique 1 2 Concepts versus State Farm. 3 Who is present for Unique Concepts this 4 morning? MR. SHELIST: Morning, your Honor. Robert 5 6 Shelist on behalf of Plaintiff. 7 THE COURT: Who is going to be speaking on behalf of State Farm? 8 9 MR. GAUGHAN: Morning, your Honor. Jim Gaughan on behalf of State Farm. I will be giving today's 10 11 presentation. There are other attorneys and clients 12 that will be viewing the presentation as well. 13 THE COURT: Thank you. 14 To the record and for the court reporter, 15 I would ask those who are not speaking to go on mute 16 and also to go off camera just to save the Broadband 17 so that we get the cleanest record possible. 18 With that, Mr. Gaughan, it is your motion 19 to dismiss this morning. I will allow you to 20 proceed. 21 MR. GAUGHAN: Thank you, very much, your Honor. 22 At issue today is State Farm's 2-615 motion to dismiss the Unique Concepts complaint. 23 24 Unique Concepts alleges that State Farm breached its

business owners insurance policy when it denied 1 2 coverage for loss of business income arising or 3 relating to the Covid 19 virus. We certainly sympathize with the many businesses that have lost 4 5 revenues during this difficult time. We've all sustained hardships. However, there is no coverage 6 7 Indeed the vast majority of courts in Illinois here. and across the country have found no coverage for 8 9 these claims. Of particular note, Judge Moreland, in 10 the Windy City case, and Judge Walker, in the 11 Evanston Grill case, each dismissed, with prejudice, 12 a Covid-related business interruption claim against 13 State Farm under the same policy language presented 14 to your Honor. State Farm's business owners policy 15 insures a covered cause of loss. This raises the touchstone of the policy, including the loss of 16 17 income endorsement that is at issue here. Under the 18 terms of the policy, covered cause of loss means an 19 accidental direct physical loss to property that is 20 not excluded. Unique Concepts has not alleged any 21 facts suggesting physical loss to its property, 22 instead it alleges a loss of use of its property. 23 But even more importantly, your Honor, the 24 policy contains a virus exclusion. Under Illinois

law an insurer has the right to limit coverage under 1 2 the policy. Here the policy clearly excluded virus, 3 and Plaintiff alleged loss would not have occurred but for the virus. Nonetheless Plaintiff attempts to 4 5 make three arguments to make the virus exclusion disappear. First, Plaintiff argues that the sentence 6 7 in State Farm's policy that is sometimes referred to as the anti-concurrent causation clause violates 8 9 public policy. Your Honor, I don't know if you'd like to 10 11 follow along. But if so, it would be Exhibit A to 12 the motion to dismiss where a copy of the policy is 13 attached. There you will see under Bates No. 42 the 14 exclusions and including especially the preamble 15 language that has two sentences to it. The first 16 sentence I'll get to in a moment. But the second 17 sentence is the sentence that Plaintiff challenges, and it provides as follows. We do not insure for 18 19 such loss regardless of, A, the cause of the excluded 20 event or, B, other causes of the loss or, C, whether 21 other causes acted concurrently or in sequence with 22 the excluded event to produce the loss or, D, whether

- 23
- 24

isolated or widespread damage, arises from natural or

the event occurred suddenly or gradually, involved

external forces, or occurs as a result of a 1 2 combination of these, with a colon. And then you 3 would toggle down to Paragraph J where you will find Virus. So under this clause which is sometimes 4 5 referred to as the anti-concurrent causation clause, if, for example, there are two competing causes of a 6 loss and one is excluded but one is covered, the loss 7 will be excluded. 8

9 Of course, Plaintiff cites no Illinois case indicating that the clause violates this 10 anti-concurrent causation -- anti-concurrent clause 11 12 violates Illinois public policy. To the contrary, 13 the Illinois Appellate Court in the Bozac case 14 enforced such a clause holding that it actually barred coverage under Illinois law under the facts 15 16 presented there. And Judge Chapman in DuPage in the 17 It's Nice case specifically addressed this argument 18 that State Farm's anti-concurrent causation language 19 is contrary to Illinois public policy and rejected 20 it. And I'd also note that Judges Walker and 21 Moreland found State Farm's virus exclusion to 22 preclude coverage for nearly the exact claim. 23 Importantly, though, the anti-concurrent 24 causation clause is not even needed to trigger the

1	virus exclusion. That is so because the policy also
2	has a sentence that provides And going back to
3	Bates No. SF42, which is the preamble language in the
4	exclusions, has the first sentence, and the first
5	sentence reads, "we do not insure under any coverage
6	for any loss which would not have occurred in absence
7	of one or more of the following events," with a
8	colon. Go down to Section J. That's where the virus
9	is virus exclusion is. So in absence of the
10	virus, Plaintiff would have sustained no loss of
11	income and, therefore, Plaintiff's claim is excluded.
12	Plaintiff's second argument with regard to
13	the virus exclusion is that they say that it's the
14	government order, not the virus, that caused this
15	loss. This argument is contrary to the plain
16	language of State Farm's policy given that the
17	government order would not have issued without the
18	virus, and it's contrary to the language of the
19	government orders themselves which are attached to
20	State Farm's motion as Exhibit B and C which provide
21	that the orders were issued in response to the
22	Covid 19 virus. Also, this argument is contrary to
23	the overwhelming number of decisions that have
24	addressed this very same argument, including the

decisions under State Farm's policy language in the 1 2 Evanston Grill and Windy City cases by Judge Walker 3 and Judge Moreland. Indeed there can be no doubt that the virus was the root cause of the government 4 5 To quote Judge Kocoras from the Riverwalk orders. decision in the Northern District of Illinois, he 6 7 identified the governmental orders as the, quote/unquote, root cause and, therefore, excluded 8 9 under the policy.

Plaintiff's third argument with regard to 10 11 the virus exclusion is that the term virus was 12 insufficient and that the policy needed to include 13 the term pandemic. Again, Judge Kocoras in the 14 Riverwalk decision rejected this same argument. In 15 the Riverwalk case, Judge Kocoras identified that the virus exclusion is subject to only one reasonable 16 17 interpretation and that is that coverage does not 18 extend to any claim based upon virus-related damage 19 regardless of its magnitude. A virus spread around 20 the world which is then classified as a pandemic fits 21 squarely into the plain language of the virus 22 The fact that the Covid 19 virus has exclusion. 23 become a pandemic does not negate the simple fact 24 that the government orders were issued to curb the

1 spread of the Covid 19 virus.

2 And, your Honor, in addition to coverage 3 being foreclosed by the virus exclusion, there is no coverage based upon the policies requirement for a 4 5 direct physical loss. As Judge Walker and Judge Moreland found when assessing State Farm's 6 7 policy language, a Plaintiff must allege damage to property, meaning that there must be an alteration of 8 9 the physical condition of the property. 10 Plaintiff cites to Judge Chang's opinion 11 in the Society Insurance Case from the Northern District of Illinois. There Judge Chang interpreted 12 13 different policy language. The policy language there 14 covered physical loss of or damage to property. This 15 is disjunctive language. It's damage to or physical loss of. And Judge Chang used that disjunctive 16 17 language to find that, at least on the dismissal phase, that the case could proceed. 18 And --19 Let me interrupt. THE COURT: 20 Do I need to address this or is your 21 exclusion argument predicated on the fact that 22 Plaintiff would be up to show coverage but for the virus exclusion? 23 24 MR. GAUGHAN: Your Honor, we presented two

alternative arguments, each of which would lead to a 1 2 dismissal with prejudice. So your Honor does not 3 need to address the accidental physical loss language if your Honor chooses not to. The virus exclusion 4 5 will carry the day. However, as a courtesy to your Honor, I am also walking through the argument as to 6 7 why the accidental direct physical loss language of the policy would too carry the day to a dismissal. 8

9 So, your Honor, with regard to the accidental direct physical loss, Judge Chang was 10 11 looking at different policy language. Plaintiff also 12 points to Judge Kennelly's decision in the Williams 13 versus Cincinnati Insurance case which again involved 14 different policy language, and like Judge -- the case 15 that Judge Chang was reviewing did not have a virus exclusion. So Judge Kennelly and Judge Chang were 16 dealing with cases that did not have a virus 17 18 exclusion, and each case dealt with disjunctive 19 With Judge Kennelly's case, loss was lanquaqe. 20 defined as accidental direct physical loss or 21 accidental physical damage.

And what's particularly interesting, your Honor, is just last Friday the Eighth Circuit Court of Appeals addressed this same Cincinnati policy

language that Judge Kennelly interpreted and found as
follow. Quote, the policy cannot reasonably be
interpreted to cover mere loss of use when the
insured's property has suffered no physical loss or
damage. As a result, the Eighth Circuit affirmed the
dismissal, with prejudice, of a Covid-related loss of
income claim that had the exact same language
analyzed by Judge Kennelly. That cite, by the way,
your Honor, is Oral Surgeons versus Cincinnati
Insurance, 2021 Westlaw 2753874 with a ruling date of
July 2, 2021.
Meanwhile, your Honor, Plaintiff cites a
series of asbestos cases to suggest there's some sort
of analogy there. And I would note that
Judge Moreland in the Windy City case, Judge Sherlock
in the Fran Napleton Lincoln case and the Source One
case, as well as Judge Esrig in the Steve Foley
Cadillac case, they all rejected the analogy of
asbestos contamination to a virus pointing to the
physical repairs that are required to address
asbestos contamination. Indeed Plaintiff here does
not even allege that the virus was on the premises.
Simply put, Plaintiff alleges a loss of use of the
premises, not any physical damage to property.

Lastly, your Honor, Plaintiff attempts to 1 2 characterize State Farm's business owners policy as 3 an all-risk policy. However, Plaintiff can't point to any language in the policy that supports such a 4 characterization. Instead the touchstone of the 5 coverage in the policy is a covered cause of loss 6 7 which is an accidental direct physical loss to property that is not excluded. Here we have no 8 9 physical loss to property. And in any event Plaintiff's claimed loss is a loss of use subject to 10 the virus exclusion. 11 12 In sum, your Honor, consistent with the 13 vast majority of opinions across the country and 14 Illinois, there is no coverage for loss of business 15 income arising from the Covid virus under the language of State Farm's policy, and there is no set 16 17 of facts that Plaintiff could allege that would alter this disposition. A dismissal with prejudice is 18 19 appropriate. And, in fact, Judge Walker, 20 Judge Moreland, DuPage Judge Chapman, all dismissed 21 cases against State Farm, with prejudice. Thank you, 22 your Honor. 23 THE COURT: Thank you. 24 Mr. Shelist, response.

1	MR. SHELIST: Thank you, your Honor.
2	Unfortunately I have had an emergency
3	situation in my family. I got a cousin that was
4	hospitalized who passed away yesterday. I have not
5	had the opportunity to review or prepare for today's
6	hearing, and therefore I'm going to rely on my
7	response brief in opposition to the motion and waive
8	my oral argument.
9	THE COURT: I'm concerned for your family
10	situation. I do find that this has been fully and
11	adequately briefed. And I very much appreciate the
12	time that you all took with respect to these briefs.
13	The Court is prepared to rule today.
14	Again, Mr. Shelist, I do find that your
15	brief is quite thorough in this regard. As you are
16	well aware, the courts have been getting quite a
17	number of these cases in the Circuit Court of Cook
18	County, both in Chancery and Law Division. This too
19	is not my first case. So I've seen these cases
20	coming through for not just Illinois law, but other
21	states' law. I think that I have a pretty good
22	handle on where the law sits both in Illinois as well
23	as in other states and the federal system.
24	That said, the Court finds that dismissal

of this case is appropriate given the facts and 1 2 circumstances and that which is alleged. We are here 3 for a declaration that asked for coverage under this business policy. There are three counts to this 4 5 Complaint. But the crux of this issue really centers around this virus exclusion. We know in Illinois 6 that the Plaintiff, who is the insured in this 7 situation, has the burden to establish coverage. 8 9 Then it is State Farm's obligation to show that an 10 exclusion applies. In this case, given the clear 11 language of the exclusion, even if I assume that Mr. Shelist can prove that he established coverage, 12 if I turn then to burden on Defendant to show the 13 14 exclusion applies, this is where it led to dismiss 15 this case with prejudice. The virus exclusion is appropriate here, not because Plaintiff is pleading 16 17 that the virus caused the loss, but this virus exclusion also applies when the closure orders caused 18 19 the loss. But for the virus, there would be no 20 closure order and thus no covered loss. And the 21 Court finds that Plaintiff cannot state a claim and, 22 therefore, the Court is granting the motion to dismiss. 23

24

Going through this, the virus exclusion,

we don't insure for loss that wouldn't have occurred 1 2 but for an excluded event, and in this case namely 3 the virus. We don't insure for loss regardless of if the event occurs suddenly, gradually, whether it's 4 widespread, whether it is natural or external or 5 occurs as a result of the virus. Mr. Gaughan 6 described this as the anti-concurrent causation 7 clause talking about in sequence or concurrently. 8 9 And because of the facts as pled and the reality of this situation, there is a virus exclusion, and as 10 11 such there cannot be a covered loss as a result of Covid 19. The closure orders and therefore the loss 12 13 would not have occurred absent the virus. It makes 14 no difference that the virus exclusion doesn't use 15 the word pandemic. The provision is broad enough to include pandemic and expressly says there's no 16 17 insurance for a loss regardless, again, of whether it 18 is sudden, gradual, isolated, or widespread or occurs 19 as a result of the virus, which we know Covid 19 20 clearly is.

The Court finds many of those decisions cited by Mr. Gaughan today and in the briefs to be persuasive. In particular, Judge Walker's case in Evanston Grill, the Court finds that this same

rationale applies here, namely that the closure 1 2 orders were in -- were entered as a result of the 3 virus, and without the virus there would be no such The Court is also persuaded by Judge 4 orders. 5 Kocoras' opinion in Riverwalk Seafood Grill versus Travelers which recognizes that the virus exclusion 6 7 precludes coverage for claims predicated on virus-induced damage regardless of the magnitude. 8

9 More recent cases also convinced this Court that the motion to dismiss should be granted. 10 11 For instance, in Image Dental versus Citizens Insurance of America, the Northern District of 12 13 Illinois dismissed a complaint on grounds that the 14 virus exclusion and ordinance and law exclusion 15 applied despite Plaintiff's allegations that it was 16 the closure orders that caused the loss.

In Source One Restaurant versus Western World, Judge Patrick Sherlock rejected similar exclusion arguments made by Plaintiff and held the exclusion language as clear, it is not against public policy, and the virus pandemic distinction is irrelevant as Covid 19 is a virus irrespective of the magnitude.

24

Also, in Steve Foley Cadillac Judge Jerry

Esrig found the virus exclusion applied even though 1 2 Plaintiff alleged Governor Pritzker's orders is what 3 caused the suspension of business operations. То hold up otherwise is to ignore the fact that those 4 5 executive orders were issued in response to the virus and, again, but for the virus there would be no 6 7 closure orders. The same is true here, without the virus there would be no closure orders, which is what 8 9 Plaintiff alleges caused the loss. And for these reasons the Court grants Defendant's motion to 10 11 dismiss.

Like Mr. Gaughan said, I don't think there's a person who doesn't sympathize with the hardships and losses to individuals and to businesses during the last year plus. But the sympathies cannot trigger coverage where there is language in the policy that includes a clear and unambiguous virus exclusion which is the case here.

The Court has looked carefully at Exhibit A and the policy language including Bates Stamp No. Page 42 and those provisions in the preamble as described today. The Court did this before you came in today. The Court appreciates the argument today. There is no prejudice to Mr. Shelist in not

responding to points made orally by Mr. Gaughan
because things have been fully briefed, finely
briefed, and fleshed out in Plaintiff's response
brief to the motion to dismiss.

Mr. Shelist, if you ask for additional 5 time to respond, I can give it to you. If you think 6 7 that that would be prudent, do so orally. But, again, after digging deeply into the case law and the 8 9 briefs, the Court was prepared to rule today, and there's nothing new that Mr. Gaughan said that 10 11 changed my mind in terms of where I was going with 12 this decision based on my analysis in preparation for 13 today.

Mr. Gaughan, I would ask you to please prepare an order that states for the record or for the reasons set forth in -- on the record, in open court, court reporter present, the motion to dismiss is granted. That concludes today.

19Is there anything else that we need to do?20MR. GAUGHAN: Your Honor, would you like me to21put in that it's granted with prejudice?

THE COURT: It is granted with prejudice, and that is consistent with many of the cases -- I have dismissed similar claims -- not just in Illinois, but

1	throughout this country, where there are no set of
2	facts that would alter the outcome. The Court,
3	again, has analyzed this issue in this case and other
4	cases and has thought deeply about it. The Court is
5	well aware of the standard and the idea that, you
6	know, it that typically a Plaintiff is given a
7	separate gavel. But unless Mr. Shelist thinks that
8	he can pivot and state some facts that would convince
9	this Court otherwise, I just don't see any facts in
10	light of this virus exclusion that can be pled that
11	could survive a motion to dismiss.
12	MR. GAUGHAN: Thank you, your Honor. I'll
13	prepare the order.
14	THE COURT: Mr. Shelist, is there anything else
15	you wish to speak to?
16	MR. SHELIST: No, your Honor. It doesn't make
17	sense to re-plead. I don't think any set of facts
18	would satisfy the Court based on today's ruling, and
19	therefore I'm not seeking leave to do that.
20	THE COURT: Thank you. And, again, best of luck
21	to you and your family.
22	I appreciate you all being here today.
23	Mr. Gaughan, please circulate that order,
24	again, stating court reporter present, for the

Page 20 reasons set forth in open court on the record, the 1 motion is granted with prejudice. Thank you all. 2 Thank you, your Honor. 3 MR. GAUGHAN: (WHEREUPON, WE WERE OFF THE 4 5 RECORD AT 11:01 A.M.) \* \* \* \* \* \* 6 \* 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24

Page 21 STATE OF ILLINOIS 1 ) 2 SS: ) 3 COUNTY OF COOK ) 4 5 I, TRUDY G. GORDON, a Certified Shorthand 6 7 Reporter of the State of Illinois, do hereby certify 8 that I reported in shorthand the proceedings had at 9 the hearing aforesaid, and that the foregoing is a 10 true, complete and correct transcript of the 11 proceedings of said hearing as appears from my stenographic notes so taken and transcribed under my 12 13 personal direction. IN WITNESS WHEREOF, I do hereunto set my 14 hand at Chicago, Illinois, this 9th day of July, 15 16 2021. 17 18 undy H. Dodon 19 TRUDY G. GORDON 20 Certified Shorthand Reporter 21 22 23 C.S.R. Certificate No. 084-004077 24

# [& - cases]

&	8	<b>anti</b> 5:8 6:5,11,11	<b>behalf</b> 2:6,12 3:6,8
	_	6:18,23 15:7	3:10
<b>&amp;</b> 2:7	810 2:3	appeals 10:24	bert 2:15
0	9	appeared 2:6,12	best 19:20
<b>04342</b> 1:10	<b>9th</b> 21:15	appears 21:11	<b>bozac</b> 6:13
<b>084-004077</b> 2:24	a	appellate 6:13	breached 3:24
21:23	<b>a.d.</b> 1:18	<b>applied</b> 16:15 17:1	<b>brief</b> 13:7,15 18:4
1	<b>a.m.</b> 1:18 20:5	<b>applies</b> 14:10,14	briefed 13:11 18:2
<b>10:30</b> 1:18	<b>absence</b> 7:6,9	14:18 16:1	18:3
<b>11:01</b> 20:5	<b>absent</b> 15:13	appreciate 13:11	briefs 13:12 15:22
<b>1708</b> 2:19	accidental 4:19	19:22	18:9
<b>1741</b> 21:19	10:3,7,10,20,21	appreciates 17:23	broad 15:15
<b>19</b> 4:3 7:22 8:22	10:3,7,10,20,21	appropriate 12:19	broadband 3:16
9:1 15:12,19	acted 5:21	14:1,16	<b>burden</b> 14:8,13
16:22	addition 9:2	argues 5:6	<b>business</b> 4:1,2,12
2	additional 18:5	argument 6:17	4:14 12:2,14 14:4
	address 9:20 10:3	7:12,15,22,24 8:10	17:3
<b>2</b> 11:11 <b>2</b> (15, 2:22)	11:20	8:14 9:21 10:6	businesses 4:4
<b>2-615</b> 3:22 <b>2020</b> 1:10	addressed 6:17	13:8 17:23	17:14
	7:24 10:24	arguments 5:5	с
<b>2021</b> 1:18 11:10,11 21:16	adequately 13:11	10:1 16:19	<b>c</b> 1:3 2:1 5:20 7:20
<b>205</b> 2:2	affirmed 11:5	arises 5:24	<b>c.s.r.</b> 2:23 21:23
<b>203</b> 2.2 <b>2753874</b> 11:10	aforesaid 21:9	arising 4:2 12:15	cadillac 11:18
<b>2900</b> 2:9	<b>al</b> 1:11	asbestos 11:13,19	16:24
	allegations 16:15	11:21	calling 3:1
3	<b>allege</b> 9:7 11:22	asked 14:3	camera 3:16
<b>312-226-0675</b> 2:4	12:17	assessing 9:6	cancila 2:7
<b>312-471-8700</b> 2:10	<b>alleged</b> 4:20 5:3	assume 14:11	carefully 17:19
4	14:2 17:2	attached 5:13 7:19	carry 10:5,8
<b>42</b> 5:13 17:21	alleges 3:24 4:22	attempts 5:4 12:1	<b>case</b> 3:1 4:10,11
5	11:23 17:9	attorneys 3:11 avenue 2:2	6:10,13,17 8:15
<b>533</b> 2:19	allow 3:19	aware 13:16 19:5	9:11,18 10:13,14
	alter 12:17 19:2		10:18,19 11:15,16
6	alteration 9:8	b	11:17,18 13:19
<b>60601</b> 2:3	alternative 10:1	<b>b</b> 5:20 7:20	14:1,10,15 15:2,23
<b>60602</b> 2:9	<b>america</b> 16:12	back 7:2	17:18 18:8 19:3
7	analogy 11:14,18	barred 6:15	cases 8:2 10:17
<b>70</b> 2:8	analysis 18:12	<b>based</b> 8:18 9:4	11:13 12:21 13:17
<b>7th</b> 1:17	analyzed 11:8	18:12 19:18	13:19 16:9 18:23
	19:3	<b>bates</b> 5:13 7:3 17:20	19:4
		11.20	

Veritext Legal Solutions

## [casualty - direct]

	Ι	Ι	T
casualty 1:11	<b>cited</b> 15:22	consistent 12:12	<b>covid</b> 4:3,12 7:22
causation 5:8 6:5	<b>cites</b> 6:9 9:10	18:23	8:22 9:1 11:6
6:11,18,24 15:7	11:12	contains 4:24	12:15 15:12,19
<b>cause</b> 1:17 4:15,18	citizens 16:11	contamination	16:22
5:19 8:4,8 12:6	<b>city</b> 4:10 8:2 11:15	11:19,21	<b>crux</b> 14:5
<b>caused</b> 7:14 14:17	<b>claim</b> 4:12 6:22	<b>contrary</b> 6:12,19	<b>curb</b> 8:24
14:18 16:16 17:3	7:11 8:18 11:7	7:15,18,22	d
17:9	14:21	convince 19:8	<b>d</b> 2:15 5:22
<b>causes</b> 5:20,21 6:6	claimed 12:10	convinced 16:9	damage 5:24 8:18
<b>celia</b> 1:21	<b>claims</b> 4:9 16:7	<b>cook</b> 1:5 13:17	9:7,14,15 10:21
centers 14:5	18:24	21:3	11:5,24 16:8
certainly 4:3	classified 8:20	<b>copy</b> 5:12	date 11:10
certificate 2:24	<b>clause</b> 5:8 6:4,5,10	<b>correct</b> 21:10	day 1:17 10:5,8
21:23	6:11,14,24 15:8	<b>country</b> 4:8 12:13	21:15
certified 21:6,20	cleanest 3:17	19:1	<b>dealing</b> 10:17
certify 21:7	<b>clear</b> 14:10 16:20	counts 14:4	<b>dealt</b> 10:18
<b>ch</b> 1:10	17:17	<b>county</b> 1:3,5,6	<b>decision</b> 8:6,14
challenges 5:17	<b>clearly</b> 5:2 15:20	13:18 21:3	10:12 18:12
chancery 1:6	clients 3:11	course 6:9	decisions 7:23 8:1
13:18	<b>closure</b> 14:18,20	<b>court</b> 1:5 3:1,7,13	15:21
<b>chang</b> 9:12,16	15:12 16:1,16	3:14 6:13 9:19	declaration 14:3
10:10,15,16	17:7,8	10:23 12:23 13:9	deeply 18:8 19:4
<b>chang's</b> 9:10	<b>colon</b> 6:2 7:8	13:13,17,24 14:21	defendant 14:13
changed 18:11	combination 6:2	14:22 15:21,24	defendant's 17:10
chapman 6:16	<b>coming</b> 13:20	16:4,10 17:10,19	defendants 1:12
12:20	company 1:11	17:22,23 18:9,17	2:12
characterization	competing 6:6	18:17,22 19:2,4,9	defined 10:20
12:5	complaint 3:23	19:14,18,20,24	dempsey 2:18
characterize 12:2	14:5 16:13	20:1	denied 4:1
chicago 2:3,9	complete 21:10	courtesy 10:5	<b>dental</b> 16:11
21:15	<b>concepts</b> 1:8 3:2,3	<b>courts</b> 4:7 13:16	department 1:6
chooses 10:4	3:23,24 4:20	cousin 13:3	described 15:7
cincinnati 10:13	concerned 13:9	<b>cover</b> 11:3	17:22
10:24 11:9	concludes 18:18	<b>coverage</b> 4:2,6,8	despite 16:15
<b>circuit</b> 1:5 10:23	<b>concurrent</b> 5:8 6:5	5:1 6:15,22 7:5	difference 15:14
11:5 13:17	6:11,11,18,23 15:7	8:17 9:2,4,22 12:6	different 9:13
circulate 19:23	concurrently 5:21	12:14 14:3,8,12	10:11,14
circumstances	15:8	16:7 17:16	difficult 4:5
14:2	condition 9:9	<b>covered</b> 4:15,18	digging 18:8
<b>cite</b> 11:8	connolly 2:17	6:7 9:14 12:6	<b>direct</b> 4:19 9:5
		14:20 15:11	10:7,10,20 12:7

disappear     5:6     excluded     4:20 5:2     first     2:8 5:6,15 7:4     governor     17:2       disjunctive     9:15     5:19,22 6:7,8 7:11     7:4 13:19     gradual     15:18       9:16 10:18     8:8 12:8 15:2     fits     8:20     15:4     gradual     15:14       16:10 17:11 18:4     8:16,22 9:3,21,23     follow 5:11 11:2     18:18,21,22 20:2     granted     16:10       16:10 17:11 18:4     8:16,22 9:3,21,23     follow 5:11 11:2     18:18,21,22 20:2     granted     16:10       16:10 17:11 18:4     14:16,22 9:3,21,23     follows 5:11     17:10     granted     16:10       13:24     16:6,14,14,19,20     forecosed     9:3     granted     16:13       12:20 16:13 18:24     exclusions 5:14     forth     15:6     15:14     15:4       distinction     16:21     7:4     found     4:8 6:21 9:6     15:4       16:12     17:19     friday     10:23     16:13     15:4     15:24       distinction     16:21     r:4     16:12     17:4     13:6			1	
disjunctive     9:15     5:19,22 6:7,8 7:11     7:4 13:19     gradual     15:18       9:16 10:18     8:8 12:8 15:2     fits     8:20     fits     8:20     15:21       dismiss     3:19,23     exclusion     4:24 5:5     fies     16:0     15:14     15:14       16:10 17:11 18:4     8:16,22 9:3,21,23     follow 5:11 11:2     granted 16:10     15:24       dismissal 9:17     14:6,10,11,14,15     follows 5:18     grants 17:10     18:18,21,22 20:2       18:17 19:11     10:4,16,18 12:11     follows 5:18     grants 17:10     18:18,21,22 20:2       dismissed     9:17     14:6,10,11,14,15     follows 5:18     grants 17:10       11:220 16:13 18:24     exclusions 5:14     foreclosed 9:3     forth 18:16 20:1     h       distinction 16:21     7:4     found 4:8 6:21 9:6     11:1 17:1     handle 13:2       distinet 0:16 13:18     external 6:1 15:5     g     g     12:16     h       dunham 2:15     external 6:1 15:5     g     g     12:11     heat 13:2       dishtictin 10:23 11:5     facts 4:21 6:5	direction 21:13	example 6:6	<b>fire</b> 1:11	governmental 8:7
9:16 10:18   8:8 12:8 15:2   fits   8:20   gradually   5:23     dismiss   3:19,23   exclusion   4:24 5:5   fleshed   18:3   15:4     16:10 17:11 18:4   8:16,22 9:3,21,23   follow   5:11 11:2   15:4   granted   16:10 10     16:10 17:11 18:4   8:16,22 9:3,21,23   follow 5:11 11:2   granting   14:22   grants   17:10   granting   14:22   granting   16:16	disappear 5:6	<b>excluded</b> 4:20 5:2	<b>first</b> 2:8 5:6,15 7:4	governor 17:2
dismiss 3:19,23   exclusion 4:24 5:5   fleshed 18:3   15:4     5:12 14:14,23   6:21 7:1,9,13 8:11   follow 5:11 11:2   granted 16:10     16:10 17:11 18:4   8:16,22 9:3,21,23   follow 5:11 11:2   granted 16:10     18:17 19:11   10:4,16,18 12:11   follow 5:18   grants 17:10     10:2,8 11:6 12:18   14:18,24 15:10,14   forces 6:1   grants 17:10     13:24   16:6,14,14,19,20   foreclosed 9:3   15:24 16:5     dismissed 4:11   17:1,18 19:10   foreclosed 9:3   15:24 16:5     disposition 12:18   7:4   forth 18:16 20:1   hand 21:15     distinction 16:21   excutive 17:5   fran 11:16   fran 11:16     division 1:6:13:18   external 6:1 15:5   g   12:21 2:23 21:6   held 16:19     dunham 2:15   external 6:1 15:5   g   12:12 12:23 21:6   held 16:19     ergency 13:2   facts 4:21 6:15   3:9,18,21 9:24   hold 17:4     e 2:1,1   facts 4:21 6:15   3:9,18,21 9:24   hold 17:4     e 2:1,1   facts 4:21 6:15   3:9,18,21 9:24   hold 17:4     e 2:1,1   facts 4:21 6:15   3:9,18,21 9:24   hold 17:4 <th>disjunctive 9:15</th> <th>5:19,22 6:7,8 7:11</th> <th>7:4 13:19</th> <th>gradual 15:18</th>	disjunctive 9:15	5:19,22 6:7,8 7:11	7:4 13:19	gradual 15:18
5:12 14:14,23   6:21 7:1,9,13 8:11   foley 11:17 16:24   granted 16:10     16:10 17:11 18:4   8:16,22 9:3,21,23   following 7:7   granting 14:22     18:17 19:11   10:4,16,18 12:11   follows 5:11 11:2   granting 14:22     18:17 19:11   10:4,16,18 12:11   follows 5:18   granting 14:22     10:2,8 11:6 12:18   14:18,24 15:10,14   forecose 6:1   grants 17:10     12:20 16:13 18:24   16:6,14,14,19,20   foregoing 21:9   forth 18:16 20:1     dismissed 4:11   17:1,18 19:10   foregoing 21:9   forund 4:8 6:21 9:6     district 8:6 9:12   r:4   found 4:8 6:21 9:6   11:1 17:1     division 1:6 13:18   expressly 15:16   guarant 11:16   friday 10:23     division 1:6 13:18   extental 6:11 15:5   guarant 1:21   gaurant 1:21     guape 6:16 12:20   f   guapta 2:10 3:9   21:11     e   fact 8:22,23 9:21   gs:121 2:23 21:6   11:14:11     ediffield   fact 8:22,23 9:21   gs:10,14,20   4:14,23 5:10 9:2     endorsement 4:17   19:2,89,17   18:1,10,14,20   4:14,23 5:10 9:2     endorsement 4:17   farmly 13:3,9   19:12,23 20:3 <t< th=""><th>9:16 10:18</th><th>8:8 12:8 15:2</th><th><b>fits</b> 8:20</th><th>gradually 5:23</th></t<>	9:16 10:18	8:8 12:8 15:2	<b>fits</b> 8:20	gradually 5:23
16:10 17:11 18:4   8:16,22 9:3,21,23   follow 5:11 11:2   18:18,21,22 20:2     18:17 19:11   10:4,16,18 12:11   follows 5:11 11:2   granting 14:22     10:2,8 11:6 12:18   14:18,24 15:10,14   forces 6:1   granting 14:22     13:24   16:6,14,14,19,20   forecosed 9:3   15:24 16:5     dismissed 4:11   17:1,18 19:10   foregoing 21:9   forth 18:16 20:1     16:12   7:4   found 4:8 6:21 9:6   11:1 17:1     distinction 16:21   extental 6:1 15:5   fully 13:10 18:2   hand 21:15     distinction 16:21   external 6:1 15:5   gumath 1:21   nodel 13:22     division 1:6 13:18   external 6:1 15:5   gumath 1:21   nearing 13:6 21:9     dunham 2:15   fact 8:22,23 9:21   gumath 1:21   nod 7:4     e   fact 4:21 6:15   3:9,18,21 9:24   hold 17:4     e   fact 4:21 6:15   3:9,18,21 9:24   hold 17:4     noor 3:5,9,21   endorsement 4:17   19:2,8,9,17   18:1,10,14,20   9:44:23 5:10 9:2     endorsement 4:17   farmly 3:3,9   19:12,23 20:3   9:24 10:2,46,9,23   11:9:12 12:1,12,22     entifed 1:17   farmly 3:24 4:13 12:21	dismiss 3:19,23	<b>exclusion</b> 4:24 5:5	fleshed 18:3	15:4
18:17 19:11   10:4,16,18 12:11   following 7:7   granting 14:22     dismissal 9:17   14:6,10,11,14,15   following 7:7   granting 14:22     10:2,8 11:6 12:18   14:18,24 15:10,14   forces 6:1   grill 4:11 8:2     13:24   16:6,14,14,19,20   foreclosed 9:3   granting 14:22     dismissed 4:11   17:1,18 19:10   foreclosed 9:3   granting 14:22     disposition 12:18   if:1,18,24   foreclosed 9:3   foregoing 21:9     distinction 16:21   exclusions 5:14   found 4:8 6:21 9:6   hand 21:15     distinction 16:21   r:19   found 4:8 6:21 9:6   hand 21:15     division 1:6 13:18   expressly 15:16   gt 1:21 2:23 21:6   17:14     dunham 2:15   fact 8:22,23 9:21   gamrath 1:21   gamrath 1:21     gendersement 4:17   fored 6:15   3:9,18,21 9:24   holmes 2:7     endersement 4:17   farm 1:11 3:2,8,10   geven 19:7   11:9,12 12:1,12,22     entitled 1:17   farm 1:11 3:2,8,10   given 7:16 14:1,10   13:1 18:20 19:12     established 14:12   r:20 8:1 9:6 12:2   giving 3:10   i   i     et 1:11   r:20 8:1 9:6 12:2   giving 3:10<	5:12 14:14,23	6:21 7:1,9,13 8:11	foley 11:17 16:24	granted 16:10
dismissal   9:17   14:6,10,11,14,15   follows   5:18   grants   17:10     10:2,8 11:6 12:18   14:18,24 15:10,14   forces 6:1   forcelosed   9:3   forcelosed   9:3 </td <td>16:10 17:11 18:4</td> <td>8:16,22 9:3,21,23</td> <td><b>follow</b> 5:11 11:2</td> <td>18:18,21,22 20:2</td>	16:10 17:11 18:4	8:16,22 9:3,21,23	<b>follow</b> 5:11 11:2	18:18,21,22 20:2
10:2,8 11:6 12:18   14:18,24 15:10,14   forces 6:1   grill 4:11 8:2     13:24   16:6,14,14,19,20   forcelosed 9:3   forcelosed 9:3   grounds 16:13     dismissed 4:11   17:1,18 19:10   forcelosed 9:3   forcelosed 9:3   grounds 16:13     disposition 12:18   7:4   found 4:8 6:219:6   11:1 17:1     district 8:6 9:12   7:4   found 4:8 6:219:6   11:1 17:1     disvision 1:6 13:18   excentive 17:5   fully 13:10 18:2   hand 21:15     disvision 1:6 13:18   expressly 15:16   fully 13:10 18:2   fully 13:10 18:2     division 1:6 13:18   expressly 15:16   g 1:21 2:23 21:6   17:14     dunham 2:15   gg 1:21 2:23 21:6   g 1:12 19:13   13:6 21:9     dight 10:23 11:5   fact 8:22,23 9:21   gamrath 1:21   hold 17:4     e 2:1,1   12:19 17:4   gaughan 2:10 3:9   19:12,23 20:3   9:24 10:2,46,9,23     endorsement 4:17   19:2,8,9,17   18:1,10,14,20   4:14,23 5:10 9:2   10:11 9:2,69,23     entreed 16:2   19:21   give 18:6   19:16 20:3   19:16 20:3     establish 14:8   5:7 6:18,21 7:16   give 18:6   19:16 20:3	18:17 19:11	10:4,16,18 12:11	following 7:7	granting 14:22
13:24   16:6,14,14,19,20   foreclosed 9:3   15:24 16:5     dismissed 4:11   17:1,18 19:10   exclusions 5:14   foregoing 21:9   foredosed 9:3     12:20 16:13 18:24   7:4   found 4:8 6:21 9:6   hand 21:15     disposition 12:18   7:4   found 4:8 6:21 9:6   11:1 17:1     distinction 16:21   excutive 17:5   friday 10:23   fitay 10:23     16:12   17:19   fully 13:10 18:2   handle 13:22     dunham 2:15   external 6:1 15:5   g   fully 13:10 18:2     dupage 6:16 12:20   f   g   1:21 2:3 21:6     e   fact 8:22,23 9:21   gamrath 1:21   hold 17:4     gaughan 2:10 3:9   3:9,18,21 9:24   holding 6:14     edorsement 4:17   19:2,8,9,17   15:6,22 17:12   holomes 2:7     endorsement 4:17   19:2,8,9,17   18:1,0,14,20   4:14,23 5:10 9:2     entorsement 4:17   19:21   given 7:16 14:1,10   13:1 18:20 19:2     establish 14:8   5:7 6:18,21 7:16   given 7:16 14:1,10   13:1 18:20 19:12     establishe 14:12   finds 13:24 14:21   giving 3:10   i   idea 19:5     evanston 4:11 8:2 </td <td>dismissal 9:17</td> <td>14:6,10,11,14,15</td> <td>follows 5:18</td> <td>grants 17:10</td>	dismissal 9:17	14:6,10,11,14,15	follows 5:18	grants 17:10
dismissed 4:11     17:1,18 19:10     foregoing 21:9     grounds 16:13       12:20 16:13 18:24     exclusions 5:14     7:4     forth 18:16 20:1     h       disposition 12:18     7:4     forth 18:16 20:1     h     hand 21:15       distinction 16:21     executive 17:5     exhibit 5:11 7:20     1f:1 17:1     fran 11:16     friday 10:23     hardships 4:6       16:12     17:19     fully 13:10 18:2     hardships 4:6     17:14       doubt 8:3     external 6:1 15:5     g     g     1:21 2:3 21:6     17:14       dunham 2:15     external 6:1 15:5     g     gmrath 1:21     held 16:19       e     fact 8:22,23 9:21     gamrath 1:21     hold 17:4       e 2:1,1     12:19 17:4     gaughan 2:10 3:9     holding 6:14       ediffered 6:14     family 13:3,9     19:12,23 20:3     9:24 10:2,4,6,9,23       endorsement 4:17     19:2,8,9,17     18:1,10,14,20     4:14,23 5:10 9:2       enforced 6:14     family 13:3,9     getting 13:16     13:1 18:20 19:12       especially 5:14     3:24 4:13 12:21     given 7:16 14:1,10     honorable 1:21	10:2,8 11:6 12:18		forces 6:1	grill 4:11 8:2
12:2016:1318:24exclusions5:14forth18:1620:11disposition12:187:4found4:86:219:6distinction16:21executive17:5faund4:86:219:616:1217:19expressly15:16friday10:23handle13:22division1:613:18expressly15:16friday10:2317:14dunham2:15external6:115:5g12:122321:11efact8:22,239:21gamrath1:21hold17:4efact8:22,239:21gamrath1:21holding6:14efact8:22,399:123:9,18,219:24holmes2:7efacts4:216:1515:6,2217:12holmes2:7endorsement4:1719:2,89,1718:1,10,14,204:14,235:109:2enforced6:14family13:3,919:12,2320:39:2410:2,46,9,23entered16:219:21gavel19:711:9,1212:1,12,22entitled1:17farm's3:224:1419:613:118:2019:12establish14:85:76:18,217:1619:613:118:2019:12evanston4:1112:1614:9go3:15,167:813:113:4evanston4:185:76:18,21<	13:24	16:6,14,14,19,20	foreclosed 9:3	15:24 16:5
disposition 12:18   7:4   found 4:8 6:21 9:6   hand 21:15     distinction 16:21   executive 17:5   fran 11:16   hand 21:15     district 8:6 9:12   17:19   friday 10:23   hardships 4:6     division 1:6 13:18   expressly 15:16   fully 13:10 18:2   hearing 13:6 21:9     dunham 2:15   extend 8:18   g   21:11     e   fact 8:22,23 9:21   gamrath 1:21   held 16:19     e   fact 8:22,23 9:21   gamrath 1:21   holding 6:14     e   fact 8:22,23 9:21   gamrath 1:21   holding 6:14     e   fact 8:22,23 9:21   gamrath 1:21   holding 6:14     e   fact 8:22,23 9:21   gaughan 2:10 3:9   holding 6:14     eighth 10:23 11:5   facts 4:21 6:15   3:9,18,21 9:24   holmes 2:7     emergency 13:2   12:17 14:1 15:9   15:6,22 17:12   holonor 3:5,9,21     enforced 6:14   family 13:3,9   19:12,23 20:3   9:24 10:2,4,6,9,23     entred 16:2   19:21   given 7:16 14:1,10   19:16 20:3     esrig 11:17 17:1   farm 1:11 3:2,8,10   given 7:16 14:1,10   hospitalized 13:4     esrig 11:17 17:1   fa	dismissed 4:11	17:1,18 19:10	foregoing 21:9	<b>grounds</b> 16:13
distinction   16:21   executive   17:5   11:1 17:1   fram   11:1 3:2     district   8:6 9:12   17:19   11:1 17:1   fram   11:1 17:1   handle   13:22     division   1:6 13:18   expressly   15:16   friday   10:23   17:14   hearing   13:6 21:9     dunham   2:15   extend   8:18   g   21:11   hearing   13:6 21:9     e   fact   8:22,23 9:21   gamrath   1:21   held   16:19     e   fact   8:22,23 9:21   gaughan   2:10 3:9   holding   6:14     e   12:17 14:1 15:9   15:6,22 17:12   holding   6:14   holding   6:14     endorsement   4:17   19:2,89,17   18:1,10,14,20   4:14,23 5:10 9:2   9:24 10:2,4,69,23     entred   16:2   19:21   gavel   19:7   11:9,12 12:1,12,22     entited   1:17   farm   1:11 3:2,8,10   given   7:16 14:1,10   honorable   1:21     especially   5:14   3:24 4:13 12:21   given   7:16 14:1,10   honorable	12:20 16:13 18:24	exclusions 5:14	<b>forth</b> 18:16 20:1	h
distinction     16:21     executive     17:5     11:1     11:1     17:1     handle     13:22       district     8:6 9:12     17:19     fran     11:1     17:1     handle     13:22       division     1:6 13:18     expressly     15:16     frad     11:1     17:19     hardships     4:6       dunham     2:15     extend     8:18     g     21:11     hearing     13:6     21:9       e     6:16     12:20     f     g     12:12     2:23     21:11     hedd     16:19       hereunto     21:17     12:19     17:4     gaughan     2:10     3:9     18:21     9:21     21:14     hold     17:4     hearing     13:6     21:9     21:11     heid     11:1     17:14     hearing     13:6     21:9     21:11     hearing     13:6     17:14     hearing     13:6     17:14     hearing     13:6     11:1     11:1     11:1     11:1     11:1     11:1     11:1     11:1     11	-	7:4	<b>found</b> 4:8 6:21 9:6	hand 21.15
district     8:6 9:12     exhibit     5:11 7:20     fran     11:16     hardships     4:6       16:12     17:19     friday     10:23     fully     13:10 18:2     hardships     4:6       division     1:6 13:18     expressly     15:16     fully     13:10 18:2     hardships     4:6       dunham     2:15     external     6:1 15:5     g     1:21 2:23 21:6     17:14       e     fact     8:22,23 9:21     gamrath     1:21     hold     17:4       e     fact     8:22,23 9:21     gamrath     1:21     hold     17:4       e     21:11     12:19 17:4     gaughan     2:10 3:9     11:4       e     12:17 14:1 15:9     15:6,22 17:12     holding     6:14       endorsement     4:17     19:2,8,9,17     18:1,10,14,20     4:14,23 5:10 9:2     9:24 10:2,46,9,23       entered     16:2     19:21     gavel     19:7     11:9,12 12:1,12,22       entitled     1:17     farm 1:13:2,8,10     given     7:16 14:1,10     19:16 2	distinction 16:21	executive 17:5	11:1 17:1	
16:12   17:19   friday 10:23   17:14     division 1:6 13:18   expressly 15:16   fully 13:10 18:2   17:14     dunham 2:15   external 6:1 15:5   g   1:21 2:23 21:6   21:11     e   fact 8:22,23 9:21   gamrath 1:21   hold 16:19     e   fact 8:22,23 9:21   gamrath 1:21   hold 17:4     e   fact 8:22,23 9:21   gamrath 1:21   holding 6:14     eighth 10:23 11:5   facts 4:21 6:15   3:9,18,21 9:24   holding 6:14     eighth 10:23 11:5   facts 4:21 6:15   3:9,18,21 9:24   holmes 2:7     emergency 13:2   12:17 14:1 15:9   15:6,22 17:12   honor 3:5,9,21     endorsement 4:17   19:2,8,9,17   18:1,10,14,20   4:14,23 5:10 9:2     enforced 6:14   family 13:3,9   19:12,23 20:3   9:24 10:2,4,6,9,23     entered 16:2   19:21   gavel 19:7   11:9,12 12:1,12,22     entitled 1:17   farm's 3:22 4:14   given 7:16 14:1,10   honorable 1:21     establish 14:8   5:7 6:18,21 7:16   19:6   honorable 1:21     established 14:12   7:20 8:1 9:6 12:2   giving 3:10   i   i     evan	<b>district</b> 8:6 9:12	<b>exhibit</b> 5:11 7:20	<b>fran</b> 11:16	
division   1:6   13:18   expressly   15:16   fully   13:10   18:2   hearing   13:6   21:9     doubt   8:3   extend   8:18   g   21:11   hearing   13:6   21:9     dunham   2:15   dupage   6:16   12:20   f   g   12:12   22:3   21:11     e   fact   8:22,23   9:21   gamrath   1:21   held   16:19     e   facts   8:22,23   9:21   gamrath   1:21   hold   17:4     e   facts   4:21   6:15   3:9,18,21   9:24   holding   6:14     eighth   10:23   11:5   facts   4:21   6:15   3:9,18,21   9:24   holding   6:14     emergency   13:2   12:17   14:11   19:2,89,17   18:1,10,14,20   4:14,23   5:10   9:2     endorsement   4:17   19:2,89,17   18:1,10,14,20   4:14,23   9:24   10:2,4,69,23     entered   16:2   19:21   gavel   19:7   11:9,12   12:1,12,22 <th>16:12</th> <th>17:19</th> <th><b>friday</b> 10:23</th> <th>-</th>	16:12	17:19	<b>friday</b> 10:23	-
doubt8:3 dunhamextend8:18 externalg21:11 helddunham2:15 dupageexternal6:115:5 gg1:212:2321:1 heldefact8:22,239:21 gaughangamrath1:21 gaughanheld16:19 hereuntoefact8:22,239:21 gaughangaughan2:10held16:19 hereuntoefact8:22,239:21 gaughangaughan2:10sold17:4 hold17:4 holde2:1,112:1917:4 12:1714:115:9 15:6,2215:6,2217:12 15:6,22holds2:7 honor3:5,9,21 4:14,235:10 9:2enforced6:14 16:2family13:3,9 19:2119:12,2320:3 gavel9:2410:24,6,9,23 11:9,1211:9,1212:1,12,22 22entitled1:17 11farm1:113:2,8,10 gettinggetting13:16 13:111:9,1211:9,1212:1,12,22 22entitled1:17 17:1farm's3:224:14 3:24given7:1614:21 honorable1:21 19:6evanston4:1112:1614:9 19:6go3:15,167:8 18:0114:2418:12 19:614:2418:10 18:11evanston4:1113:14 12:1614:2418:11 18:1111:1513:14 11:1514:2414:12 19:614:2414:12 19:6event5:20,22,2313:14 12:913:14 <br< th=""><th></th><th></th><th><b>fully</b> 13:10 18:2</th><th></th></br<>			<b>fully</b> 13:10 18:2	
dunham2:15 dupageexternal6:115:5g1:212:2321:6efact8:22,239:21gamrath1:21held16:19efact8:22,239:21gamrath1:21hold17:4e2:1,112:1917:4gaughan2:103:9holding6:14eighth10:2311:5facts4:216:153:9,18,219:24holding6:14eighth10:2311:5facts4:216:153:9,18,219:24holding6:14emergency13:212:1714:115:915:6,2217:12honor3:5,9,21endorsement4:1719:2,89,1718:1,10,14,204:14,235:10 9:29:2410:2,4,6,9,23enforced6:14family13:3,919:12,2320:39:2410:2,4,6,9,23entered16:219:21gavel19:711:9,1212:1,12,22entitled1:17farm1:113:28,10getting13:1611:9,12especially5:143:244:1312:21given7:1614:14establish14:85:76:18,217:6going3:712:16event5:20,22,2313:14good13:21good13:21idea19:5identified8:7,15ignore17:4illinois11:1,52:3,94:7,246:9,12,13event5:20,22,2313:14 </th <th></th> <th></th> <th>g</th> <th>0</th>			g	0
dupage6:1612:20f21:19hereunto21:14efact8:22,239:21gamrath1:21hold17:4e2:1,112:1917:4gaughan2:103:9eighth10:2311:5facts4:216:153:9,18,219:24eighth10:2311:5facts4:216:153:9,18,219:24eighth10:2311:5facts4:216:153:9,18,219:24eighth10:2311:5facts4:216:153:9,18,219:24eighth10:2311:5facts4:216:15holding6:14eighth10:2311:5facts4:216:153:9,18,219:24eindorsement4:1719:2,89,1718:1,10,14,204:14,235:109:2endorsement4:1719:2,89,1718:1,10,14,204:14,235:109:2endorsement11:13:2,8,10getting13:1611:9,1212:1,12,22entitled1:17farm1:113:2,8,10getting13:1613:118:20especially5:143:244:1312:2given7:1614:1110:12established14:127:208:19:612:2giving3:10iet1:1112:1614:2going3:77:213:6idea19:5ideat19:20,22,2313:14good13:21good<		<b>external</b> 6:1 15:5		
efact8:22,239:21gamrath1:21hold17:4e2:1,112:1917:4gaughan2:103:9eighth10:2311:5facts4:216:153:9,18,219:24emergency13:212:1714:115:915:6,2217:12holmes2:7endorsement4:1719:2,8,9,1718:1,10,14,204:14,235:109:2enforced6:14family13:3,919:12,2320:39:2410:2,4,6,9,23entered16:219:21gavel19:711:9,1212:1,12,22entitled1:17farm1:113:244:1312:1especially5:143:244:1312:21given7:1614:1,10establish14:85:76:18,217:1619:619:1620:3establish14:127:208:19:03:15,167:813:4evanston4:118:213:23going3:77:213:6idea19:5i5:24find6:39:1713:1014:2418:11good13:21identified8:7,15ignore17:4event5:20,22,2313:14good13:21gordon2:2321:64:7,246:9,12,13events7:715:21,2415:2121:196:1519:69:12	<b>dupage</b> 6:16 12:20	f	0	
e2:1,112:19 17:4gaughan 2:10 3:9holding 6:14eighth 10:23 11:5facts 4:21 6:153:9,18,21 9:24holmes 2:7emergency 13:212:17 14:1 15:915:6,22 17:12honor 3:5,9,21endorsement 4:1719:2,8,9,1718:1,10,14,204:14,23 5:10 9:2enforced 6:14family 13:3,919:12,23 20:39:24 10:2,4,6,9,23entered 16:219:21gavel 19:711:9,12 12:1,12,22entitled 1:17farm 1:11 3:2,8,10given 7:16 14:1,1013:1 18:20 19:12especially 5:145:7 6:18,21 7:16given 7:16 14:1,10honorable 1:21establish 14:85:7 6:18,21 7:1619:6idea 19:5evanston 4:11 8:2federal 13:23find 6:3 9:17 13:10idea 19:5is:24finds 13:24 14:21good 13:21good 13:21event 5:20,22,23finds 13:24 14:21gordon 2:23 21:6illinois 1:1,5 2:3,94:7,24 6:9,12,13finds 13:24 14:21gordon 2:23 21:6illinois 1:1,5 2:3,9events 7:715:21,2421:1921:19	e	<b>fact</b> 8:22,23 9:21	1	
eighth10:23 11:5 emergencyfacts4:21 6:15 12:17 14:1 15:93:9,18,21 9:24 15:6,22 17:12holmes2:7 honorendorsement4:17 enforced19:2,8,9,17 family13:3,9 19:2,8,9,1718:1,10,14,20 19:12,23 20:34:14,23 5:10 9:2 9:24 10:2,4,6,9,23entered16:2 entitled19:21 farm19:21 savel19:12,23 20:3 gavel9:24 10:2,4,6,9,23 19:12,23 20:3entered16:2 especially19:21 farm11:13:2,8,10 3:24 4:13 12:21 farm's3:24 4:13 12:21 givegetting13:16 19:16 20:3especially5:14 s:24 4:13 12:21 farm's3:22 4:14 3:22 4:14given7:16 14:1,10 19:613:1 18:20 19:12 19:16 20:3establish14:8 s:7 6:18,21 7:16 12:16 14:9 tet5:7 6:18,21 7:16 19:6giving3:10 goievent5:20,22,23 15:24 12:9 15:2,4 eventsfind6:3 9:17 13:10 13:14 13:14 13:143:23 11:2 gordon3:23 21:6 3:7 7:2 13:6 14:24 18:11 goddideaevents5:20,22,23 15:21,2413:14 15:21,24gordon2:23 21:6 21:19idea	<b>e</b> 2:1,1		-	holding 6:14
emergency13:212:17 14:1 15:915:6,22 17:12honor3:5,9,21endorsement4:1719:2,8,9,1718:1,10,14,204:14,23 5:10 9:2enforced6:14family13:3,919:12,23 20:39:24 10:2,4,6,9,23entered16:219:21gavel19:711:9,12 12:1,12,22entitled1:17farm1:11 3:2,8,10given13:1613:1 18:20 19:12especially5:143:24 4:13 12:21given18:619:16 20:3esrig11:17 17:1farm's3:22 4:14given7:16 14:1,10honorableestablish14:85:7 6:18,21 7:1619:619:16 20:3honorableestablished14:127:20 8:1 9:6 12:2giving3:10iet1:1112:16 14:9go3:15,16 7:8idea 19:5evanston4:11 8:2find6:3 9:17 13:1014:24 18:11idea 19:5idea19:52,213:14good13:21illinoisevent5:20,22,2313:14gordon2:23 21:64:7,24 6:9,12,1312:9 15:2,4finds13:24 14:21gordon2:23 21:64:7,24 6:9,12,13events7:715:21,2421:196:15,19 8:6 9:12	,	facts 4:21 6:15	0 0	0
endorsement4:1719:2,8,9,1718:1,10,14,204:14,23 5:10 9:2enforced6:14family13:3,919:12,23 20:39:24 10:2,4,6,9,23entered16:219:21gavel19:711:9,12 12:1,12,22entitled1:17farm1:11 3:2,8,10getting13:1611:9,12 12:1,12,22estig11:17 17:1farm's3:22 4:14given7:16 14:1,1019:16 20:3establish14:85:7 6:18,21 7:1619:619:16 20:3honorable1:21established14:127:20 8:1 9:6 12:2giving3:10iet1:1112:16 14:9go 3:15,16 7:8going3:7 7:2 13:6event5:20,22,2313:14good13:21gordon2:23 21:612:9 15:2,4finds13:24 14:21gordon2:23 21:64:7,24 6:9,12,13events7:715:21,2421:196:15 19 8:6 9:12	0	12:17 14:1 15:9		honor 3:5,9,21
entered16:219:21gavel19:711:9,1212:1,12,22entitled1:17farm1:113:2,8,10getting13:1613:118:20especially5:143:244:1312:21getting13:1613:118:2019:12establish14:85:76:18,217:16given7:1614:1,1019:1620:3established14:125:76:18,217:1619:619:1620:3established14:127:208:19:612:2giving3:10iet1:1112:1614:9go 3:15,167:8going3:77:213:4event5:20,22,23find6:39:1713:1014:2418:11idea19:5identified8:7,1513:14good13:21gordon2:2321:64:7,246:9,12,13events7:715:21,2415:21,2421:194:7,246:9,12,13		19:2,8,9,17	18:1,10,14,20	
entitled1:17farm1:113:2,8,10getting13:113:118:2019:12especially5:143:244:1312:21give18:619:1620:3esrig11:1717:1farm's3:224:14give7:1614:1,1019:1620:3establish14:85:76:18,217:1614:1,1019:619:1620:3established14:127:208:19:612:2given7:1614:1,10et11112:1614:9giving3:10iievanston4:118:2federal13:23giong3:77:213:6find6:39:1713:1013:14good13:21good13:21gordon2:2321:615:21,2421:194:7,246:9,12,13events7:715:21,2421:196:156:15198:6	enforced 6:14	family 13:3,9	19:12,23 20:3	9:24 10:2,4,6,9,23
especially5:143:24 4:13 12:21give18:619:16 20:3establish14:85:7 6:18,21 7:16given7:16 14:1,1019:16 20:3established14:125:7 6:18,21 7:16given7:16 14:1,1019:16 20:3established14:125:7 6:18,21 7:1619:619:16 20:3established14:125:7 6:18,21 7:1619:619:16 20:3established14:125:7 6:18,21 7:1619:619:16 20:3established14:125:7 6:18,21 7:1619:619:16 20:3et11112:16 14:9giving3:10ievanston4:11 8:2federal13:2314:24 18:1119:615:24find6:3 9:17 13:1013:14good13:21event5:20,22,2313:14good13:21gordon2:23 21:6illinois1:1,5 2:3,94:7,24 6:9,12,134:7,24 6:9,12,136:15 19 8:6 9:12	entered 16:2	19:21	gavel 19:7	11:9,12 12:1,12,22
esrig11:17 17:1 establishfarm's3:22 4:14 5:7 6:18,21 7:16given7:16 14:1,10 19:6honorable1:21 hospitalizedestablished14:12 14:125:7 6:18,21 7:16 7:20 8:1 9:6 12:219:619:619:6et1:11 12:16 14:912:16 14:9 federal13:23 find6:3 9:17 13:1014:24 18:11 good13:21 identified19:5event5:20,22,23 13:1413:14good13:21 gordon2:23 21:614:7,24 6:9,12,13 6:15,19 8:6 9:12	entitled 1:17	<b>farm</b> 1:11 3:2,8,10	getting 13:16	13:1 18:20 19:12
establish14:85:7 6:18,21 7:1619:6hospitalized13:4established14:127:20 8:1 9:6 12:2giving3:10iet1:1112:16 14:9go3:15,16 7:8ideaevanston4:11 8:2federal13:23going3:7 7:2 13:6idea15:24find6:3 9:17 13:1014:24 18:11good13:21event5:20,22,2313:14good13:21gordon2:23 21:6events7:715:21,2421:196:15,19 8:6 9:12	especially 5:14	3:24 4:13 12:21	<b>give</b> 18:6	19:16 20:3
established14:127:20 8:1 9:6 12:2giving3:10et12:16 14:9go3:15,16 7:8evanston4:11 8:2federal13:2315:24find6:3 9:17 13:10good3:7 7:2 13:6event5:20,22,2313:14good13:2112:9 15:2,4finds13:24 14:21gordon2:23 21:6events7:715:21,2421:196:15,19 8:6 9:12	esrig 11:17 17:1	<b>farm's</b> 3:22 4:14	<b>given</b> 7:16 14:1,10	honorable 1:21
et1:1112:16 14:9go3:15,16 7:8evanston4:11 8:2federal13:23going3:7 7:2 13:615:24find6:3 9:17 13:1014:24 18:11idea19:5event5:20,22,2313:14good13:2112:9 15:2,4finds13:24 14:21good13:21events7:715:21,2421:196:15,19 8:6 9:12	establish 14:8	5:7 6:18,21 7:16	19:6	hospitalized 13:4
evanston4:11 8:2 15:24federal13:23 findgoing3:7 7:2 13:6 14:24 18:11 goodidea19:5 identifiedevent5:20,22,23 12:9 15:2,4finds13:24 14:21 15:21,24going3:7 7:2 13:6 14:24 18:11 goodideaidea19:5going3:7 7:2 13:6 14:24 18:11 good13:14 13:21 gordon2:23 21:6 21:19ideaidea19:5	established 14:12	7:20 8:1 9:6 12:2	<b>giving</b> 3:10	i
evanston4:11 8:2federal13:23going3:7 7:2 13:6identified8:7,1515:24find6:3 9:17 13:1014:24 18:11good13:21identified8:7,15event5:20,22,2313:14good13:21good13:21identified8:7,1512:9 15:2,4finds13:24 14:21good13:21gordon2:23 21:64:7,24 6:9,12,13events7:715:21,2421:1921:196:15,19 8:6 9:12	<b>et</b> 1:11	12:16 14:9		idea 19.5
15:24   find   6:3 9:17 13:10   14:24 18:11   ignore   17:4     event   5:20,22,23   13:14   good   13:21   illinois   1:1,5 2:3,9     12:9 15:2,4   finds   13:24 14:21   gordon   2:23 21:6   illinois   1:1,5 2:3,9     events   7:7   15:21,24   21:19   6:15,19 8:6 9:12	evanston 4:11 8:2	federal 13:23	<b>going</b> 3:7 7:2 13:6	
event   5:20,22,23   13:14   good   13:21     12:9   15:2,4   finds   13:24   14:21   gordon   2:23   21:6   illinois   1:1,5   2:3,9     events   7:7   15:21,24   21:19   21:19   6:15,19   8:6   9:12	15:24	<b>find</b> 6:3 9:17 13:10	14:24 18:11	
12:9 15:2,4   finds   13:24 14:21   gordon   2:23 21:6   4:7,24 6:9,12,13     events   7:7   15:21,24   21:19   6:15,19 8:6 9:12	event 5:20,22,23	13:14	<b>good</b> 13:21	8
events /:/ 15:21,24 21:19 6:15.19 8:6 9:12	12:9 15:2,4	<b>finds</b> 13:24 14:21	<b>gordon</b> 2:23 21:6	
6.13, 19, 0.0, 11, 7 finally 19.2 government 7.14 0.13, 19.0, 0.12	events 7:7	15:21,24	21:19	
	exact 6:22 11:7	<b>finely</b> 18:2	government 7:14	,
7:17,19 8:4,24			7:17,19 8:4,24	12.1.1.1.3.20,22

## [illinois - occurs]

			C
14:6 16:13 18:24	<b>issued</b> 7:17,21	<b>law</b> 2:2 5:1 6:15	<b>moment</b> 5:16
21:1,7,15	8:24 17:5	13:18,20,21,22	<b>moreland</b> 4:9 6:21
<b>image</b> 16:11	j	16:14 18:8	8:3 9:6 11:15
importantly 4:23	<b>j</b> 2:2,4 6:3 7:8	law.com 2:11	12:20
6:23	j 2.2,4 0.3 7.8 james 2:10	<b>lead</b> 10:1	morning 3:4,5,9
<b>include</b> 8:12 15:16	<b>jerry</b> 16:24	leave 19:19	3:19
includes 17:17		<b>led</b> 14:14	<b>motion</b> 3:18,23
including 4:16	jgaughan 2:11	<b>len</b> 2:16	5:12 7:20 13:7
5:14 7:24 17:20	<b>jim</b> 3:9	<b>light</b> 19:10	14:22 16:10 17:10
<b>income</b> 4:2,17	<b>judge</b> 4:9,10 6:16	limit 5:1	18:4,17 19:11
7:11 11:7 12:15	8:2,3,5,13,15 9:5,6	lincoln 11:16	20:2
indicating 6:10	9:10,12,16 10:10	<b>llc</b> 1:8	<b>mute</b> 3:15
individuals 17:14	10:12,14,15,16,16	<b>llp</b> 2:7	n
induced 16:8	10:19 11:1,8,15,15	looked 17:19	
instance 16:11	11:17 12:19,20,20	looking 10:11	n 2:1
insufficient 8:12	15:23 16:4,18,24	loss 4:2,15,16,18	napleton 11:16
<b>insurance</b> 4:1 9:11	judges 6:20	4:19,21,22 5:3,19	national 2:8
10:13 11:10 15:17	july 1:18 11:11	5:20,22 6:7,7 7:6	natural 5:24 15:5
16:12	21:15	7:10,15 9:5,14,16	<b>nearly</b> 6:22
<b>insure</b> 5:18 7:5	k	10:3,7,10,19,20	<b>need</b> 9:20 10:3
15:1,3	<b>k</b> 1:3	11:3,4,6,23 12:6,7	18:19
insured 14:7	katherine 2:18	12:9,10,10,14	needed 6:24 8:12
insured's 11:4	kennelly 10:16	14:17,19,20 15:1,3	negate 8:23
insurer 5:1	11:1,8	15:11,12,17 16:16	<b>new</b> 18:10
insures 4:15	kennelly's 10:12	17:9	nice 6:17
interesting 10:22	10:19	<b>losses</b> 17:14	<b>north</b> 2:2
interpretation	<b>know</b> 5:10 14:6	<b>lost</b> 4:4	<b>northern</b> 8:6 9:11
8:17	15:19 19:6	luck 19:20	16:12
interpreted 9:12	kocoras 8:5,13,15	m	<b>note</b> 4:9 6:20
11:1,3	16:5		11:14
interrupt 9:19	kurfirst 2:16	madison 2:8	notes 21:12
interruption 4:12	l	magnitude 8:19	number 7:23
involved 5:23	language 4:13	16:8,23	13:17
10:13	5:15 6:18 7:3,16	<b>majority</b> 4:7 12:13 <b>mark</b> 2:16	0
irrelevant 16:22	7:18 8:1,21 9:7,13		<b>o</b> 1:3,3
irrespective 16:22	9:13,15,17 10:3,7	meaning 9:8 means 4:18	obligation 14:9
isolated 5:24	10:11,14,19 11:1,7	means 4.18 mere 11:3	occurred 5:3,23
15:18	12:4,16 14:11	michigan 2:2	7:6 15:1,13
<b>issue</b> 3:22 4:17	16:20 17:16,20	mind 18:11	occurs 6:1 15:4,6
14:5 19:3	lastly 12:1	mind 18:11 mitchell 2:16	15:18
	14074 12.1		
The second se	1		

Veritext Legal Solutions

[offices - result]

offices 2:2	<b>physical</b> 4:19,21	prejudice 4:11	raimondi 2:17
olivia 2:17	9:5,9,14,15 10:3,7	10:2 11:6 12:18	raises 4:15
<b>open</b> 18:16 20:1	10:10,20,21 11:4	12:21 14:15 17:24	rationale 16:1
operations 17:3	11:20,24 12:7,9	18:21,22 20:2	reads 7:5
opinion 9:10 16:5	<b>pivot</b> 19:8	<b>premises</b> 11:22,24	reality 15:9
opinions 12:13	plain 7:15 8:21	preparation 18:12	really 14:5
opportunity 13:5	plaintiff 1:9 2:6	prepare 13:5	reasonable 8:16
opposition 13:7	3:6 5:3,4,6,17 6:9	18:15 19:13	reasonably 11:2
oral 11:9 13:8	7:10 9:7,10,22	prepared 13:13	reasons 17:10
orally 18:1,7	10:11 11:12,21,23	18:9	18:16 20:1
<b>order</b> 7:14,17	12:1,3,17 14:7,16	<b>present</b> 2:15 3:3	recognizes 16:6
14:20 18:15 19:13	14:21 16:19 17:2	18:17 19:24	<b>record</b> 3:14,17
19:23	17:9 19:6	presentation 3:11	18:15,16 20:1,5
orders 7:19,21 8:5	plaintiff's 7:11,12	3:12	<b>referred</b> 5:7 6:5
8:7,24 14:18	8:10 12:10 16:15	presented 4:13	<b>regard</b> 7:12 8:10
15:12 16:2,4,16	18:3	6:16 9:24	10:9 13:15
17:2,5,7,8	plaza 2:8	<b>pretty</b> 13:21	regardless 5:19
ordinance 16:14	<b>plead</b> 19:17	pritzker's 17:2	8:19 15:3,17 16:8
outcome 19:2	pleading 14:16	<b>proceed</b> 3:20 9:18	<b>rejected</b> 6:19 8:14
overwhelming	please 18:14 19:23	proceedings 1:16	11:18 16:18
7:23	<b>pled</b> 15:9 19:10	21:8,11	related 4:12 8:18
<b>owners</b> 4:1,14	<b>plus</b> 17:15	produce 5:22	11:6
12:2	<b>point</b> 12:3	<b>property</b> 4:19,21	relating 4:3
р	pointing 11:19	4:22 9:8,9,14 11:4	<b>rely</b> 13:6
<b>p</b> 2:1,1,10	<b>points</b> 10:12 18:1	11:24 12:8,9	repairs 11:20
p 2:1,1,10 page 17:21	policies 9:4	<b>prove</b> 14:12	<b>reported</b> 2:23 21:8
page 17.21 pandemic 8:13,20	<b>policy</b> 4:1,13,14	provide 7:20	reporter 3:14
8:23 15:15,16	4:16,18,24 5:2,2,7	<b>provides</b> 5:18 7:2	18:17 19:24 21:7
16:21	5:9,12 6:12,19 7:1	provision 15:15	21:20
paragraph 6:3	7:16 8:1,9,12 9:7	provisions 17:21	required 11:20
particular 4:9	9:13,13 10:8,11,14	prudent 18:7	requirement 9:4
15:23	10:24 11:2 12:2,3	<b>public</b> 5:9 6:12,19	<b>respect</b> 13:12
particularly 10:22	12:4,6,16 14:4	16:20	respond 18:6
particularly 10.22 passed 13:4	16:21 17:17,20	<b>put</b> 11:23 18:21	responding 18:1
patrick 16:18	possible 3:17	q	response 7:21
person 17:13	<b>preamble</b> 5:14 7:3	<b>quite</b> 13:15,16	12:24 13:7 17:5
personal 21:13	17:21	quote 8:5,8 11:2	18:3
persuaded 16:4	preclude 6:22	-	restaurant 16:17
persuasive 15:23	precludes 16:7	r	result 6:1 11:5
phase 9:18	predicated 9:21	<b>r</b> 2:1	15:6,11,19 16:2
<b>r</b>	16:7		

	I		
revenues 4:5	19:7,14,16	<b>subject</b> 8:16 12:10	today's 3:10 13:5
<b>review</b> 13:5	shelistlaw.com 2:5	<b>sudden</b> 15:18	19:18
reviewing 10:15	sherlock 11:15	suddenly 5:23	toggle 6:3
<b>right</b> 5:1	16:18	15:4	touchstone 4:16
riley 2:7	shorthand 21:6,8	suffered 11:4	12:5
<b>risk</b> 12:3	21:20	suggest 11:13	transcribed 21:12
riverwalk 8:5,14	<b>show</b> 9:22 14:9,13	suggesting 4:21	transcript 1:16
8:15 16:5	signature 21:19	suite 2:3,9	21:10
<b>robert</b> 2:2,4,5 3:5	<b>similar</b> 16:18	sullivan 2:18	travelers 16:6
<b>root</b> 8:4,8	18:24	<b>sum</b> 12:12	trigger 6:24 17:16
<b>rshc</b> 2:11	simple 8:23	supports 12:4	trudy 2:23 21:6,19
<b>rule</b> 13:13 18:9	<b>simply</b> 11:23	surgeons 11:9	<b>true</b> 17:7 21:10
<b>ruling</b> 11:10 19:18	sits 13:22	<b>survive</b> 19:11	<b>turn</b> 14:13
s	situation 13:3,10	suspension 17:3	<b>two</b> 5:15 6:6 9:24
	14:8 15:10	<b>sustained</b> 4:6 7:10	typically 19:6
s 2:1	society 9:11	sympathies 17:15	u
safer 2:7	<b>sort</b> 11:13	sympathize 4:4	
satisfy 19:18	<b>source</b> 11:16	17:13	unambiguous
save 3:16	16:17	system 13:23	17:17
says 15:16	speak 19:15	t	unfortunately
<b>seafood</b> 16:5	speaking 3:7,15		13:2
sean 2:17,18	specifically 6:17	taken 21:12	<b>unique</b> 1:8 3:1,3
second 5:16 7:12	spread 8:19 9:1	talking 15:8	3:23,24 4:20
section 7:8	squarely 8:21	term 8:11,13	unquote 8:8
see 5:13 19:9	ss 1:2 21:2	terms 4:18 18:11	<b>use</b> 4:22 11:3,23
seeking 19:19	stamp 17:20	thank 3:13,21	12:10 15:14
seen 13:19	standard 19:5	12:21,23 13:1	V
sense 19:17	state 1:1,11 3:2,8	19:12,20 20:2,3	<b>vast</b> 4:7 12:13
<b>sentence</b> 5:6,16,17	3:10,22,24 4:13,14	things 18:2	<b>versus</b> 3:2 10:13
5:17 7:2,4,5	5:7 6:18,21 7:16	think 13:21 17:12	11:9 16:5,11,17
sentences 5:15	7:20 8:1 9:6 12:2	18:6 19:17	videoconference
separate 19:7	12:16,21 14:9,21	thinks 19:7	1:16
sequence 5:21	19:8 21:1,7	third 8:10	viewing 3:12
15:8	states 13:21,23	thorough 13:15	<b>violates</b> 5:8 6:10
series 11:13	18:15	thought 19:4	6:12
set 12:16 18:16	stating 19:24	three 2:8 5:5 14:4	<b>virus</b> 4:3,24 5:2,4
19:1,17 20:1	stenographic	time 4:5 13:12	5:5 6:4,21 7:1,8,9
21:14	21:12	18:6	7:10,13,14,18,22
sf42 7:3	steve 11:17 16:24	today 3:22 13:13	8:4,11,11,16,18,19
shelist 2:2,4 3:5,6	street 2:8	15:22 17:22,23,23	8:21,22 9:1,3,23
12:24 13:1,14		18:9,13,18 19:22	10:4,15,17 11:19
14:12 17:24 18:5			

Veritext Legal Solutions

11:22 12:11,15
14:6,15,17,17,19
14:24 15:3,6,10,13
15:14,19 16:3,3,6
16:8,14,21,22 17:1
17:5,6,8,17 19:10
<b>vs</b> 1:10
W
<b>waive</b> 13:7
walker 4:10 6:20
8:2 9:5 12:19
walker's 15:23
walking 10:6
way 11:8
we've 4:5
west 2:8
western 16:17
westlaw 11:10
whereof 21:14
widespread 5:24
15:5,18
williams 10:12
windy 4:10 8:2
11:15
wish 19:15
witness 21:14
wolff 2:15
word 15:15
world 8:20 16:18
<u> </u>
<b>year</b> 17:15
yesterday 13:4
Z
<b>zoom</b> 1:16