

Exhibit F

Testimony from Commissioner Melanie Hall, the Commissioner of the Montana Division of Banking and Financial Institutions, and Kelly O'Sullivan, the current Chair of the NMLS Policy Committee and the Deputy Commissioner of the Montana Division of Banking and Financial Institutions confirming that the 2009 mortgage was extinguished when WCU vacated its foreclosure judgment and dismissed the case.

16 now let's thousand one I just want a printed that I took a copy of the
Macon 2022-2-10 Transcript of Melanie Hall and Kelly O'Sullivan
2022-2-10-Economic Affairs Interim Committee Capital Room 137 Bank Oversight
Hearing

Roll Call 8:50 AM

Sen. Ellsworth , Jason	email Jason.ellsworth@mtleg.gov	(406) 360-0009	(R)
Sen. Morigeau, Shane	email shane@shaneformt.com	(406) 546-4290	(D)
Rep. Buckley, Alice	email aliceformontana@gmail.com	(406) 404-0891	(D)
Sen. Boland , Carline	email Carline.boland@mtleg.gov	(406) 868-1209	(D)
Rep. Ler, Brandon	email lerforrichland@gmail.com	(406) 480-5687	(R)
Rep. Kassmier, Josh	email JKassmier@Live.com	(406) 781-5386	(R)
Rep. Noland, Mark	email Marknolandhd10@gmail.com	(406) 253-8982	(R)
Sen. Bogner, Kenneth	email not listed	(406) 916-9690	(R)
Rep. Sullivan, Katie	email Sullivan89@gmail.com	(406) 616-3914	(R)

Testimony

10:40 AM Commissioner Melanie Hall

10:48 AM Nick Ramlow

10:50 AM Dennis Thornton

11:06 AM Toni Mitchell

11:20 AM Joe Clark

11:35 AM Donna Thornton

11:47 AM Winston Major

11:50 AM Rick Breckinridge

11:59 AM Baking Commissioner Melanie Hall questioned by the Oversight
Committee.

2022-2-14 Transcript of Melanie Hall and Kelly O'Sullivan

Rep. Noland: Mr. Chairman, are borrowers entitled to their loan files?

12:06:24 PM

Ms Hall: Yes.

12:14:10 PM

Rep. Noland: Thank you Mr. Chairman, Commissioner Hall can a recorded mortgage lien be used for any other obligation?

12:14:24 PM

Ms Hall: Mr. chair, members of the committee. No,

12:14 PM:31

Rep. Noland: No, Mr. chair Ms. Hall is there only one action for foreclosure?

12:14:39 PM

Ms Hall: There is a single action for foreclosure. Yes,

12:14:45 PM

Rep. Noland: Mr. Chair, Ms. Hall, If a judgment in a foreclosure lawsuit is vacated is the judgment still owed?

12:14:56 PM

Ms Hall: No Mr. chair, members of the committee. No. The judgment is not still owed.

Ms O'Sullivan: Members of the committee, Mr. Chairman my name is Kelly O'Sullivan I am legal counsel for the Division of Banking and Financial Institution.

12:16:39 PM

Rep. Noland: Thank you so my question Mr. chairman, Miss O'Sullivan that I ask is if a foreclosure lawsuit is dismissed with prejudice is considered adjudicated on the merits? It was a specific question.

12:17:00 PM

Ms O'Sullivan: If you're talking about the Thornton case and it was a voluntary dismissal with prejudice. Yes.

12:17:52 PM

Rep. Noland: So If were making, you know it's dismissed with prejudice. It's done, that's what we have heard today. That's what many of the folks here have felt that's what is supposed to have happened. How can it not happen if It's dismissed with prejudice? It's done its discharged.

12:18:10 PM