EXHIBIT 12



Transcript of Sharad Tak

Date: September 21, 2017

Case: RNS Servicing, LLC, et al. -v- Spirit Construction Services, Inc., et al.

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1
           IN THE UNITED STATES DISTRICT COURT
2
            THE NORTHERN DISTRICT OF ILLINOIS
3
                    EASTERN DIVISION
4
          - - - - - - x
5
       RNS SERVICING, LLC, :
6
       An Illinois Limited :
7
       Company,
                      : Civil Action No.
8
               Plaintiff, : 17-cv-108
9
         v.
                          :
10
       SPIRIT CONSTRUCTION :
11
       SERVICES, INC., A :
12
       Delaware
13
       Corporation and :
14
       Steven Van Den :
15
       Heuvel, A Wisconsin :
16
       citizen,
17
               Defendants. :
       - - - - - - - x
18
19
                 Deposition of SHARAD TAK
20
                    Bethesda, Maryland
                Thursday, September 21, 2017
21
22
                       8:55 a.m.
23
    Job No.: 159451
24
    Pages: 1-68 Reported By: Carla Andrews
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Transcript of Sharad Tak Conducted on September 21, 2017

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1	A. I would expect so.
2	Q. So I want to turn to a slightly different
3	subject. Do you recall ever having any contact with
4	anyone representing IFC Credit Corporation back
5	around the time you executed these contracts?
6	A. I might have had a meeting. I think I
7	might have met with Marc Langs.
8	Q. Do you remember about when that meeting
9	was?
10	A. It could be in 2006.
11	Q. And what was the subject of that meeting?
12	A. I don't know. I think I think ICF was
13	saying that they had loaned some money to Van Den
14	Heuvel and never got it back. I don't remember now.
15	It is a long time ago.
16	Q. And just to clarify, that's Ron Van Den
17	Heuvel?
18	A. Yes.
19	MR. MARC LANGS: There are a lot of Van
20	Den Heuvels.
21	MR. ROMASHKO: I just dont want anyone to
22	say that it was any of the other Van Den Heuvels
23	later or question it really.
24	BY MR. ROMASHKO: