# Deposition Table of Contents

Deposition of Persis Yu ··· Page 1 · Line 16

Appearances ··· Page 3 · Line 1

Index/Witness Information ··· Page 5 · Line 1

Deposition Record ··· Page 6 · Line 4

Witness Introduction and Deposition Procedures ··· Page 7 · Line 10

Expert Report Handling and Pace of Testimony ··· Page 10 · Line 1

Student Loan Debt Relief Policies ··· Page 13 · Line 1

Specific Advocacy Efforts and Policy Impacts ··· Page 14 · Line 19

Work on Student Loan Servicers ··· Page 16 · Line 16

Data Transfer Processes in Student Loan Servicing Transitions ··· Page 21 · Line 5

Regulatory Compliance of Data Transfer in the ITT PEAKS Loan Case ··· Page 23 · Line 20

Witness's Professional Background and Experience with Criminal Law ··· Page 24 · Line 14

Witness's Opinion on the Value of ITT Education Relative to Debt Incurred ··· Page 28 · Line 10

ITT Student Graduation Statistics and Senate HELP Committee Report ··· Page 30 · Line 1

ITT Student Default Rates and Value of Education ··· Page 31 · Line 1

Vervent Defendants' Involvement in ITT's Misrepresentations ··· Page 35 · Line 11

Validity and Enforceability of PEAKS Loans ··· Page 50 · Line 2

Vervent's Access to Loan Documents and Knowledge of Interest Rates ··· Page 54 · Line 1

Timeliness and Validity of Final Disclosures ··· Page 56 · Line 6

Consequences of Loan Cancellation ··· Page 57 · Line 24

Loan Disclosure Timeframes ··· Page 59 · Line 14

Post-Origination Events Impacting Loan Enforceability ··· Page 61 · Line 9

ITT's Past Business Practices and Lack of Sanctions ··· Page 62 · Line 8

2012 CFPB Civil Investigative Demand and Subsequent Complaints ··· Page 67 · Line 1

SEC Investigation into Vervent Defendants' Conduct ··· Page 71 · Line 9