EXHIBIT "M"
<table>
<thead>
<tr>
<th>Page</th>
<th>Line</th>
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<tbody>
<tr>
<td>27</td>
<td>21</td>
<td>YA: So now because I have that</td>
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<td>27</td>
<td>22</td>
<td>YA: money with me, that eleven thousand for him.</td>
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<td>27</td>
<td>23</td>
<td>YA: I told him about this store. He said he'd</td>
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<td>27</td>
<td>24</td>
<td>YA: give me a couple days, I be called back he</td>
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<td>27</td>
<td>25</td>
<td>YA: need to think about if, eh, I am going to do</td>
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<tr>
<td>28</td>
<td>1</td>
<td>YA: it, I am going to send the other money for</td>
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<td>28</td>
<td>2</td>
<td>YA: you. If not, if you want I borrow you that</td>
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<td>28</td>
<td>3</td>
<td>YA: eleven thousand, you can use it for this or</td>
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<td>28</td>
<td>4</td>
<td>YA: anything else. And now we are waiting for</td>
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<td>28</td>
<td>5</td>
<td>YA: him. But yesterday, when you say that if</td>
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<td>28</td>
<td>6</td>
<td>YA: you, if you want Inshallah. Even if he came,</td>
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<td>7</td>
<td>YA: we can go four person. But this guy, Farooq,</td>
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<td>8</td>
<td>YA: he don't like to be four partners a lot, he</td>
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<td>28</td>
<td>9</td>
<td>YA: say a lot.</td>
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<td>10</td>
<td>CW: Uh-huh, and uh, the uh, brother, you have to</td>
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<td>28</td>
<td>11</td>
<td>CW: pay thirty thousand dollars to Mosharref,</td>
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<td>28</td>
<td>12</td>
<td>CW: right?</td>
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<td>28</td>
<td>13</td>
<td>YA: Yeah.</td>
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<td>28</td>
<td>14</td>
<td>CW: Okay. You have, uh, you also, you have no</td>
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<td>28</td>
<td>15</td>
<td>CW: money, he has no money.</td>
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<td>28</td>
<td>16</td>
<td>YA: Yeah.</td>
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<td>28</td>
<td>17</td>
<td>CW: Okay. I have money, but I have money in a</td>
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<td>28</td>
<td>18</td>
<td>CW: different forms, okay?</td>
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<td>28</td>
<td>19</td>
<td>YA: Mmm.</td>
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<td>28</td>
<td>20</td>
<td>CW: It's not, uh, I cannot, uh, wake up and say,</td>
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<td>28</td>
<td>21</td>
<td>CW: here is twenty, thirty thousand dollars,</td>
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<td>28</td>
<td>22</td>
<td>CW: here.</td>
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<td>28</td>
<td>23</td>
<td>YA: Uh-huh.</td>
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<td>28</td>
<td>24</td>
<td>CW: I don't have that much, okay? I have it</td>
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<td>28</td>
<td>25</td>
<td>CW: through my business, okay, uh, through the</td>
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<td>29</td>
<td>1</td>
<td>CW: business work I do. If I could give</td>
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<td>29</td>
<td>2</td>
<td>CW: Mosharref fifty thousand, I can certainly</td>
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<td>3</td>
<td>CW: give you fifty thousand dollars, too, you</td>
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<td>4</td>
<td>CW: know? I can, that is, that's not even a</td>
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<td>5</td>
<td>CW: problem. Because my business comes from</td>
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<td>6</td>
<td>CW: selling ammunitions, you know?</td>
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<td>29</td>
<td>7</td>
<td>YA: Mm-hmm</td>
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<td>29</td>
<td>8</td>
<td>CW: Chaudrys, we do that, that's where the</td>
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<td>CW: business money comes from. I, I import them, I sell them, and</td>
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<td>CW: they give me money. We, I, was expecting some money to come,</td>
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<td>CW: but it has gone to the next week, uh, next month. I can have the</td>
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<td>12</td>
<td>CW: next-month money in here, uh, and I can give to you to run.</td>
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<td>CW: Because the, the problem lies here, the next month, if it comes,</td>
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<td>CW: it takes, what, thirty to forty-five days before I can have that</td>
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<td>CW: much money, because Mosharref has most of my money and some money</td>
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<td>16</td>
<td>CW: I have in this business, too. Which I, I make it from Mosharref,</td>
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<td>CW: put in this business. I put seventy thousand dollars in this</td>
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<td>CW: business right now, everything. I fixed the whole place in</td>
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<td>CW: merchandise, 'cause I'm getting all the merchandise in. So I,</td>
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<td>CW: and plus I cannot work there, at the pizza store.</td>
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<td>29</td>
<td>21</td>
<td>YA: Mm-hmm.</td>
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<td>29</td>
<td>22</td>
<td>CW: I cannot work, I cannot go and work at it</td>
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<td>29</td>
<td>23</td>
<td>CW: because I can be only a sleeping partner. I</td>
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</table>
CW: can go, I can say, here, brother, take this  
CW: fifty thou-, thirty thousand dollars, go  
Page 30  
1 CW: invest and give me two thousand, or fifteen  
2 CW: hundred, or five hundred or whatever my  
3 CW: profit is... And Jazak Allah it is, is  
4 CW: investment, you know? My, tomorrow, it can  
5 CW: go four thousand dollars and make more money,  
6 CW: day after tomorrow, make six thousand  
7 CW: dollars, it depends how Brother Farooq or you  
8 CW: operate the business. But for me it's, it's  
9 CW: impossible to operate the business. And  
10 CW: especially because...  
11 YA: We can, we can, in that case we can do  
12 YA: something else, for example, if the  
13 YA: brother he called me and he say he don't want  
14 YA: to come. And he told me he 'borrow me back'  
15 YA: eleven thousand which have no problem because I  
16 YA: have check with me just (UI) and they are  
17 YA: going to take it from the account.  
18 CW: Uh-huh.  
19 YA: So in that case, maybe we can change  
20 YA: something else if you came in. For example,  
21 YA: I say to him, Brother Mosharref, listen, the  
22 YA: thirty thousand we give you right now like  
23 YA: this. I bring that ten thousand and just you  
24 YA: bring ten thousand, this is twenty thousand,  
25 YA: and ten thousand else he took from the loan  
Page 31  
1 YA: you have for him.  
2 CW: Uh-huh.  
3 YA: He take ten thousand, 'cause that's going to  
4 YA: be thirty thousand at one time. And we don't  
5 YA: want after that to pay anymore because it is  
6 YA: sixty thousand, you pay now ten thousand  
7 YA: cash, and ten thousand already you have with  
8 YA: Mosharref that you have twenty thousand back.  
9 CW: No, I have...  
10 YA: So this payment...  
11 CW: ...I, I have seventeen thousand dollars with  
12 CW: Mosharref  
13 YA: No, no, but we take (UI)  
14 CW: I've got five thousand dollars that I, I have  
15 CW: to give him ten thousand dollars more, that is twenty-seven  
16 CW: thousand dollars.  
17 YA: Yeah, but, but  
18 CW: But, out of, take five thousand out, that  
19 CW: makes twenty-two thousand dollars...  
20 YA: No, no, no.  
21 CW: ...to Mosharref.  
22 YA: From this seventeen thousand...  
23 CW: Uh-huh.'  
24 YA: ...we tell him, take ten of it.  
25 CW: Okay.
CW: But then will be four partners then.
YA: No, in that case, if he's not coming.
CW: Oh, he's not coming.
YA: Just borrowed me the money.
CW: Okay.
YA: The ten thousand
CW: Okay.
YA: And in this case, so you pay twenty...
CW: Okay.
YA: ...ten cash and ten already you have with
YA: Mosharref.
CW: Uh-huh.
YA: And I bring that ten, so we pay twenty cash
YA: to Mosharref, or check. And...
CW: Plus, plus the...
YA: ...ten.
CW: ...ten thousand, okay.
YA: So that is going to be thirty. Another
YA: thirty we have Farooq, which is more person.
CW: Yeah, because the...
YA: That won't, going to be a problem
CW: ...the situation was that
YA: But I cannot promise you 'till he give me
YA: money.
CW: Okay, that's fine, I understand, Cause I
CW: thought about this...
YA: (UI)
CW: ...and I'm gonna think more about it.
YA: If, if, if to call me tomorrow after
YA: tomorrow, he say yes, brother, go do it and,
YA: uh, and just send, send the other money back,
YA: In that case...
CW: Because...
YA: You, you should to go get (UI)
CW: Because
YA: I said brother, sorry he did.
CW: Uh-huh.
YA: So they did, we go with him because we talk
YA: to him first. But if he's saying, no, he
YA: don't like to do, I say, good brother. Like
YA: you told me you borrow me that money, I'm
YA: going to use this two check I have here.
CW: Uh-huh.
YA: And I will give you back it. He say
YA: Inshallah, no problem. So, in that case, we
YA: pay, you bring just ten thousand.
CW: Okay.
YA: Now, and we write uh something with uh
YA: Mosharref, eh, by the end of this month we
YA: take, uh...
CW: But, uh, two things, okay? If Mosharref say
CW: no to this ten thousand, because here is the
CW: situation.
YA: No, he don't, he don't say.
CW: Oh he does, okay. Then the situation is.
CW: because...
YA: No, he don't say that. I will let him.
YA: (UI).
CW: Remember that, uh, you remember that, uh, it
CW: was a month ago we wanted to, that Chaudry
CW: was going to New York to make that money, but
CW: it didn't use. So I, I, I, this, when it
CW: happens, I have to leave this country for two
CW: months, and then, you know, I'll just go away.
YA: No problem, no problem, that's no problem
CW: So, and then, two month I, I have to go,
CW: because if they use the Chaudry on 142, then
CW: I have got a problem.
CW: And there is one more thing I wanted, because I, you told me one
CW: time that the FBI looks here, with you in
CW: front of the house and was there. But when I
CW: spoke with you never, we will have, get a
Page 35
CW: problem, I'm thinking, you know.
YA: In that case, I believe you are danger then.
CW: (Laughs) What do you mean that?
YA: (Laughing) Because, because you look like
YA: danger, you know.
CW: No, I, I have to hide myself, you know.
YA: Hiding yourself
CW: Because you said they come down here, they
CW: come down here, you know.
YA: Told me they know me, you know, then they
YA: know I am doing nothing, I am just eating and
drinking and talking about nothing more. So
YA: I have not a problem.
CW: Okay, okay. Then as long as, because...
YA: I have no problem.
CW: ...I don't want to be a part of any of this
CW: because I do, I do a lot of...
YA: I don't have any problem.
CW: The Jaish-e-Muhammad, right? That -
MH: That – to -
CW: The organization that – in our -
MH: Jama'at-e-Islami?
CW: That fights in Kashmir.
MH: I see. I see.
CW: AZHAR MAHMOOD.
MH: I see. I see.
CW: Have you heard his name?
MH: No.
CW: He was our leader- our leader, see.
MH: I see. I see.
CW: He does it all for us. It does everything for us, JAISH –E - MUHAMMAD does it all. JAISH – E - MUHAMMAD does everything for us. Whatever we need, they do it for us. The bastard, MUSHARAF, the sister fucker. MUSHARAF is such a bastard.
MH: Still, sir, I will say this from the bottom of my heart. See, initially, we exchanged greetings only. Then, when -
0 Page 15
1 CW: Now you -
2 MH: Then, when ties slowly grew stronger – as they slowly grow stronger, then there
3 MH: should also be concern for one another.
4 CW: Yes.
5 MH: This is the reality for Muslims and human beings. This is also true for Mushriks.
6 MH: That, when they start to become better friends with each other, they start to love
7 MH: each other, they take care of each other, making sure nothing happens to our
8 MH: friend, and they also take care that nothing should happen to our brother.
9 CW: That's why we are so careful, see. That's why I'm very, very careful that only
10 CW: two people are aware of this. You, me, and -
11 MH: Brother YASSIN.
12 CW: Brother YASSIN, and no one else.
13 MH: Brother YASSIN won't tell anyone.
14 CW: Do you understand? If anybody has to leak out, is you people, two people, okay?
15 MH: No, you don't understand Brother YASSIN. Not till today.
16 CW: No, he knows. I have talked to him.
17 MH: You have talked to him?
18 CW: Yes. He knows.
19 MH: Maybe he is not telling me, I did not tell him either.
20 CW: [CW laughs loudly.]
21 MH: From now on, it's in your trust.