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COMMENTS

**CALLING FOR A NEW ANALYTICAL FRAMEWORK
FOR MONETARY DEVELOPMENT EXACTIONS:
THE "SUBSTANTIAL EXCESS" TEST**

BRAD CHARLES

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CASENOTE

**THE INHERENT IRONY IN THE COURTROOM—
THOU SHALT DO AS I SAY, NOT AS I DO:
AMERICAN CIVIL LIBERTIES UNION v. ASHBROOK**

JOANNA S. SMITH

DISTINGUISHED BRIEF

EILEEN V. GRAVES,

Plaintiff-Appellant,

v.

**STEVE A. DIAZ, AMERICAN ACCEPTANCE
MORTGAGE CORPORATION and BOLDER
ESCROW, INC.,**

Defendants-Appellees,

And

BOULDER ESCROW, INC., A Nevada corporation,

Counter and Cross-Plaintiff,

v.

**STEVE A. DIAZ and EILEEN V. GRAVES,
Jointly and severally,**

Counter and Cross Defendants.

**RONN S. NADIS
MICHAEL K. DOROCAK**