

The People of Knob Hill vs. Southern California Edison: Simona Wilson and her neighborhood fight against SCE over stray voltage exposure

A jury awarded Simona Wilson \$4 million after she was exposed to stray voltage from SCE's Topaz Substation in Redondo Beach. An appellate court issued a rare reversal. A new trial is currently underway



Simona Wilson and her family, along with former neighbors from Knob Hill who are part of a separate lawsuit including more than 100 people against Southern California Edison, and Redondo Beach Mayor Steve Aspel. Photo by Chelsea Schreiber

BY MARK MCDERMOTT AND RYAN MCDONALD

Three years ago, Simona Wilson took on a giant and won.

Wilson was a 34-year-old single mother of three young boys who had, in 2007, purchased a home within blocks of where she'd grown up in Redondo Beach. The home, at 904 Knob Hill, sat just off Prospect Avenue and next door to a lot-sized Southern California Edison facility known as the Topaz Substation.

Wilson took little notice of the substation, except for one only slightly disturbing incident in 2008 when the Southern California Gas Company shut off the gas to her home. The Gas Company had discovered electrical voltage running along her gas line and tagged it as hazardous.

At the time, the incident was more an annoyance than a threat. Wilson was unable to bathe her kids after work that night. The next day, Edison and the Gas Company reached an agreement, running a wire from the gas meter to the substation, which would allow Edison to monitor voltage and the gas was turned back on.

"I thought, 'Okay, that is the end of that,'" Wilson said later.

What she didn't know was that the incident was part of a "stray voltage" problem at Knob Hill, going back at least to the 1980s, that had impacted the entire neighborhood, particularly residents nearest the substation.

After suffering a variety of mysterious symptoms and eventually abandoning her home, Wilson sued the utility. In March 2013, she won a multi-million dollar judgment from a Torrance jury.

That verdict was overturned on appeal and Wilson now finds herself confronting Edison once more.

Testimony in the retrial begins this week.

Much has changed in the nearly three years that have passed since the foreman read the verdict. More than 100 local residents have filed a companion case, which is expected to go to trial later this year.

But as it was in the past, Wilson is going against Edison on her own this week.

Mystery at Topaz Substation

Edison knew there was stray voltage in the area.



SCE had formerly owned Wilson's home and others at Knob Hill. The houses were part of the "Gold Medallion" neighborhood, a 1960s campaign promoting all-electric homes.

Michael Kellers, a SCE district manager, lived in one of the homes in the early 1990s. His neighbors at 904 Knob Hill told him they were regularly shocked by a sink next to their washing machine. Kellers' own Double Yellow-headed Amazon parrot picked off its feathers immediately after he moved into the home. When a veterinarian suggested this was due to electrical exposure, Kellers didn't believe it.

As interviews and testimony would later reveal, another family routinely discovered dead squirrels and possums in their backyard and dozens of residents – unbeknownst to each other – suffered ailments that included insomnia, severe headaches and inflammation of internal organs. Two little girls who lived 200 yards apart on either side of the Topaz Substation were afflicted with inflammation of their digestive systems. The girls became malnourished due to their inability to process food.

Stray voltage had been discovered by the Gas Company nearly two blocks away. In one instance, between 30 and 90 volts were found running along a home's gas line. In some homes, light bulbs and appliances mysteriously switched on in the middle of the night. As court records would later reveal, SCE conducted a study of stray voltage at the substation in 2004.

None of neighbors would connect the dots, nor would any of this come to public attention, until Simona Wilson decided to remodel her master bedroom's bathroom in 2011.

She asked her father, Mike Wilson, a local subcontractor, to fix a curious feature of the bathroom — a strangely elevated tub and a jerry-rigged shower. He replaced the tub with a tile-floored shower, work he completed on March 1.

Less than a week later, Wilson began feeling ill. She suffered nausea and severe headaches. Her hands, legs, and feet began going numb. At other times, raging pains shot through her legs, arms, and shoulders.

"By mid-April, I was really, really sick," Wilson said in a 2011 *Easy Reader* interview. "I couldn't feel anything in my hands and feet. I just felt fatigued all the time, and nauseous, and my body was off. I couldn't function. I couldn't hold my children."

She scheduled an appointment with her doctor for April 20. The night before, she and her boyfriend at the time – Jason Stelle, who lived with her – returned home late. Around 10 p.m., he jumped in the shower. They were talking, so she joined him in the bathroom, and she began explaining something she often felt in the shower – a tingling sensation in her arms. She thought it had to do with whatever was wrong with her whole body.

Stelle put his hands on the showerhead and suddenly felt the same thing: a tingling sensation coursing through his arms. "This isn't just you," he told her. "I'm feeling it too."

Simona Wilson in the shower, which became electrified from stray voltage and caused her to suffer low voltage electrocution. Photo by Alexandra Mandekic

What was happening would only become clear later. By putting her shower floor on the ground, she had put herself in contact with the stray

voltage emanating from the neighboring substation. When Wilson — an avid athlete who sometimes showered three times a day — touched her hand to the showerhead, she was completing a circuit. One doctor would later describe what was happening to her as “recurrent electrocution.”

Her father and another electrician came out to check it. They measured three volts of electricity on the showerhead, and nine volts on the gas line outside. More disturbing, when they switched off the breaker to the entire house the voltage readings were the same.

Wilson reported the problem to SCE. Technicians arrived but didn't stop at her home. They went directly to the Topaz Substation.

“That,” Wilson later said, “was our first clue that something was seriously wrong.”

According to Wilson, it took two more days and four phone calls to get SCE to come to her home. And then it wasn't until a second meeting that she was told that stray voltage was emanating from the substation and had been for decades. According to Wilson, the SCE representative who told her this, Matt Norwalk, also said that this was nothing to be concerned about — that she could safely shower at off-peak times, when stray voltage was diminished, and that, at any rate, studies in the dairy cattle industry, where stray voltage is relatively common, had shown that exposure posed little health risk.

“Are you comparing me to livestock?” Wilson recalled responding.

This was the beginning of the conflict that led to a Torrance courtroom court two years later. Wilson initially sought only to have the utility buy back the home. Edison maintained that no threats existed at Wilson's home and that relatively minor mitigation, such as plastic plumbing, would adequately address the issue.

In March 2013, the jury validated Wilson's claims of intentional infliction of emotional distress, negligence and nuisance, awarding her \$1,050,000 in compensatory damages and \$3 million in punitive damages.

Wilson was satisfied but hardly ecstatic with the outcome. She was still undergoing severe health problems. And she had lost both her home and her credit. After moving out she refused to sell the house to someone else, preferring to let it lapse into foreclosure.

"It's bittersweet for me," she said. "I still have to deal with health issues, which for me are very real. And I still don't have my home. My privacy is gone; everybody in the South Bay knows even more about me. But I'm grateful to the jury."

Edison, however, did not give up the fight. They argued that because the California Public Utilities Commission is responsible for regulating SCE, Wilson's claims should never have been litigated in Superior Court.

Edison lost on these grounds. But the appellate court determined that the jury had been improperly instructed as to nuisance, forcing this week's retrial. The justices also dismissed the claims of intentional infliction of emotional distress and negligence claims, finding insufficient evidence to link Wilson's symptoms with the stray voltage.

Wilson went back to trial against Edison this week, with only the nuisance claim to litigate. But the ways each side conducted itself foreshadow the legal fight at hand and speak to the special significance SCE has given this case.

"There is no way on a pure litigation, or risk-management basis, that any of this makes sense for Edison to fight this case so much," said Lars Johnson, Wilson's attorney. "They've spent millions in legal fees and costs in this case. And they'll keep fighting even if we prevail again. The amount of resources they've devoted to this case is just staggering. I believe there are many things at play here. One is a bunch of sister cases, not only in the neighborhood but in other locations in California. I think Edison has an interest in showing everybody they will fight this thing to the end and throw endless amounts of resources at it."

Johnson said the appellate court's unusual reversal means that SCE essentially was given a "dress rehearsal" in defending itself.

"It's very unusual for a court to do this. But they've done it," Johnson said. "Simona is not going away. She's going to see this through to the end — for herself, for the neighborhood, and for the principal of it."

Redondo Beach Mayor Steve Aspel, who has been involved with this case since it first came to light, organizing community meetings and helping residents find legal representation, expressed frustration that Edison refused to accept the jury's verdict.

"As Mayor I am disturbed and saddened that SCE is choosing to bully one of our citizens. Simona is a young mother who has been absolutely abused by this energy giant. Their wanton disregard for our neighborhood is despicable."

Simona Wilson vs. SCE, Round One

Wilson's 2013 trial began with a bang.

Christopher Kim, the lead attorney representing Edison, accidentally broke the podium just as proceedings were getting underway. As he attempted to adjust the podium, the wood top-piece fell within inches of where Wilson sat. She



Simona Wilson and her boys. The family moved out of their home after Simona Wilson suffered from low voltage electrocution. Photo by Alexandra Mandekic/AlexandraMandekic.com

jumped back, startled.

This odd beginning was in keeping with the frequently startling nature of what would follow in a trial that included an expert witness for Edison purposely electrocuting himself on the stand, the head of Yale's neurology department admitting that he'd been paid \$70,000 to testify for SCE against Wilson and a Southern California Gas Company representative going head-to-head with utility lawyers over what he described — much to their chagrin — as a “shock and ignition hazard” on Knob Hill's gas lines.

The trial began on Feb. 28 with opening statements. Johnson, Wilson's attorney, went first.

Behind the scenes, Wilson's case had already suffered a setback. A week earlier, Dr. George Rederich, a Redondo Beach-based neurologist who'd first examined and diagnosed Wilson as suffering from recurrent electrocution and having a rare nerve-damage condition called “secondary erythromelalgia,” pulled out of the trial. He told Johnson that he wasn't comfortable participating in legal proceedings.

It was too late to find another medical expert. So Johnson was left in an awkward position. His client had suffered apparent physical harm — even during the trial, Wilson's legs and hands often glowed bright red, a symptom of erythromelalgia that was part of what led to Rederich's diagnosis. But Johnson was unable to directly argue anything on a medical basis. Another challenge was that a doctor from USC, whom Rederich had referred Wilson to, issued a non-conclusive second opinion. That doctor, Said Beydoun, had agreed to testify, for a fee, on behalf of Edison.

And Dr. Steven Waxman, the Yale neurologist who was considered perhaps the world's greatest authority on erythromelalgia, had been deposed and was scheduled to testify on behalf of Edison.

Johnson's arrival in the courtroom was in stark contrast to his opponents. A half dozen SCE attorneys were in the courtroom, as well as a handful of company executives, almost uniformly dressed in black suits. Johnson, in a grey suit, arrived with one other young attorney.

And for the next three weeks, Johnson, a former Navy JAG (Judge Advocate General, the military's legal branch), would likewise keep things simple.

“We’re here because Edison should never have sold this home in the first place, when they knew they had this problem,” he said. “We are here because when Edison sold this home, they should have told somebody about the history of problems at this home. We’re here because when they were notified time and time again, they kept blowing it off, and doing simple, quick fixes and assuring people that everything was okay — when it wasn’t, and they knew it.... From day one, Edison has been covering up the magnitude and seriousness of this problem.”

He briefly outlined what jurors would hear in coming days — that a former Edison district manager, Kellers, had attempted to serve as a “whistleblower” bringing attention to the company’s unsafe practices; that several former residents at 904 Knob Hill had complained about shocks at the house, including one woman whose children were shocked in a backyard inflatable swimming pool; and that according to documents unearthed in discovery, SCE officials had in the late ‘90s contemplated demolishing the home due to the problems but instead, in 1999, sold it. A subsequent owner, Johnson noted, had likewise encountered shock problems and upon selling the house in 2004 had requested, and obtained, a letter from SCE assuring potential buyers that the home was safe. But when Wilson bought the house in 2007, no record of the house’s problems was given to her, Johnson said, not even in 2008 when the Gas Company shut off power. He argued that when Wilson finally did discover the home’s stray voltage problem and asked for documents illustrating its history, Edison refused her request.

“They give her the runaround,” Johnson said. “So she goes out and hires her own independent consultant...He looks at the home and says to her, ‘Get out of the home. The home is a safety hazard.’”

When Wilson finally did receive the home’s history, Johnson noted, the voltage data SCE was required to keep from its monitoring agreement with SoCalGas was missing for the time period in which she was exposed to stray voltage in her shower. And later, Johnson said, after the stray voltage issue was made public, even after the Gas Company tore up its mains all along Knob Hill and replaced metal piping with plastic at Edison’s expense — Edison still claimed there was no safety issue on the street or at Wilson’s house.

“Common sense,” Johnson told the jurors. “Common sense is your number one tool. Common sense will help you decide if this is no big deal. It’s a minor customer issue when the Gas Company has torn up the entire street, kids are getting shocked in the bathtub, home inspectors are telling [Wilson] to get out of the home, she’s being diagnosed with nerve damage — you need to decide if that’s no big deal.”

SCE's Kim began with a simple summation, which directly countered Johnson's question. The case, he argued, was about a minor incident.

"It's about a slight sensation that Ms. Wilson felt at her showerhead in March and part of April of 2011," he said, noting she'd been in the home for four years without prior incidents.

He said that stray voltage was nothing extraordinary.

"It's a common, naturally occurring phenomenon," Kim said. "We have electricity in our homes, in our office. They give us light. They provide power for our computers, our TVs. They provide power for our refrigeration, our air-conditioning and many, many other things. When you have electricity that is providing that kind of power, you are going to have stray voltage in every home."

Kim argued that no flaw in Edison's equipment was ever found and that the company had broken no laws.

"Each and every time a resident registered a complaint with Edison, Edison responded to it," he said. "And they did it in a reasonable manner to attempt to resolve the problem."

Kim stressed that there was no evidence that Wilson had been harmed.

"If there was any harm, as the plaintiff alleges she suffered, there's going to be no evidence, no evidence that any low voltage electricity caused her harm," he said.

Finally, he suggested another reason for why Wilson was suing Edison.

"Let's talk about her psychological problems," Kim said. "Ms. Wilson, like all of us, goes through life, and life can sometimes be harsh. There are events that happen in your life. Divorce. Demanding jobs that cause stress and anxiety. Children. Financial stress. And the evidence will show that she spoke to various physicians, including her psychologist, counselors, if you will...This is a time when there was some overlap, when she was going through a divorce, she was going through relationship issues, she was going through financial hardships."

He said her home was "under water" by over \$100,000 because she'd bought at the "top of the market" for \$968,000 on a \$125,000 base salary as the sole borrower. He said her husband's credit "was not good enough."

"That's a lot of stress," Kim said. "But that's not a reason to blame Edison for that. Edison didn't cause that."

Simona's stand



Simona Wilson at court proceedings in her trial versus Southern California Edison. Photo by Chelsea Sektnan

Wilson initially brought attention to the Topaz Substation's stray voltage issue by turning to the press, in 2011, when she was unable to elicit a response from the California Utilities Commission, the agency responsible for governing Edison. The media attention resulted in the Knob Hill neighbors realizing that they shared similar, unusual issues, from health problems to doorknobs that had to be covered because of recurrent shocks.

Several community meetings followed, as well as an informational meeting with the Gas Company. Three families moved — Wilson and her family and the two other families nearest the substation, the Contreras family and the Barbers. The latter two had children who'd suffered serious health problems. All three families felt they could not in good conscience sell their homes and so lost their investments and credit standing.

Wilson was the first to sue. Two other lawsuits followed, one involving the Barber and the Contreras families and another that included more than 100 other neighbors. The latter two suits have recently been combined. The lawyer representing the families, Matt Girardi, is the son of Thomas Girardi, one of the lawyers who represented Erin Brockovich, whose suit against PG&E for contaminating drinking water became a film starring Julia Roberts. That trial is expected to commence later this year.

Everything within Wilson's trial hewed very closely to what had occurred in her home. Nothing that had occurred in the other homes on Knob Hill was admissible.

And so the key testimony in the trial came first, when Wilson took the stand. Johnson had made it clear in his opening statement that his entire case rested upon the truth of what his client would say.

"When you're listening to the testimony, think about harms and losses, think about what she has shown," Johnson said. "But if for one minute you think this is something that comes out of Ms. Wilson's mouth that is not truthful, and is not accurate, intentionally inaccurate, then I submit to you, you should throw us out of here."

Wilson, a trim, angular woman, took the stand after opening statements. It was late afternoon, so only a short time remained in the day's proceedings. Johnson jumped immediately to something Kim had just said, that Wilson's real reason for leaving the home was because she had struggled with her mortgage.

"Did you move out of the home because you had trouble making mortgage payments, or because you were underwater on the mortgage, if you were?" he asked.

"No," she responded.

"Why did you move out of the home?"

"Because I was sick to my stomach every single night that I was living there," Wilson said. "I'm putting my children in harm's way, and I'm not getting any answers from my next door neighbor. I had put duct tape on every single faucet, every fixture in my house. I put rubber mats down everywhere. I was sick."

Johnson also went after an assertion that Kim had made that SCE representatives had immediately offered to pay for fixes, including installation of plastic piping to reduce stray voltage exposure.

“The only thing Edison ever advised me to do was shower at off-peak hours, when there is less electricity coming into the substation, or perhaps modify my home to make it less conductive,” Wilson said. “.... [Norwalk] never offered to do work on my house.”

She also testified that she’d repeatedly asked, first at the on-site meetings with technicians and then in writing, for all documents pertaining to the home’s history from SCE officials. None was ever provided, nor explanation given as to why, Wilson said. And she recalled Norwalk’s explanation for why voltage data from the gas line was missing for six months, including the time period after her bathroom remodel, when she’d been exposed to current.

“He mentioned to me that maybe the battery ran dead,” Wilson said.

Wilson testified all the next morning, March 1. Johnson took the opportunity to go over her personal history — how she’d grown up in the very neighborhood where she’d purchased her home, attended Alta Vista School, like her kids, and gone to the beach at Knob Hill. She’d gone to USC and become an accountant, and had worked for a decade with a large publicly traded health care real estate investment firm, starting as a financial analyst and eventually being named an officer of the company. Purchasing a home at Knob Hill was the realization of a dream, she said. “That’s where I spent my life,” she told Johnson.

He asked her if any mention of the substation had been made when she bought the home. She responded that the previous owners told her only “that it’s the quietest neighbor and there have been no problems.”

“Were you ever told that back in the ‘80s that Edison employees had experienced shocks in the home?” Johnson asked.

“No.”

“Were you ever told that a tenant living in the home had complained about children being shocked in the bathtub?”

“No.”

“Were you ever told that Edison considered demolishing the home because of concerns about stray voltage?”

“No.”

Wilson testified about the events in April, 2011, leading to her discovery of stray voltage within her home. She noted that after she and her family realized what was occurring in her new shower, one of the first technicians to arrive was Matt Norwalk, who “was forthright” in explaining that the property had long been exposed to “uncontrolled stray field of electricity” emanating from the neighboring substation and SCE had never found a solution. But at a May 6 meeting with several SCE officials, including a real estate representative named Bill Stone, things began to get testy.

“We were all standing in a circle,” Wilson said. “I was having some symptoms, and I was trying to explain to the group what’s been happening to my hands, and [Stone] turned and yelled at me and said, ‘It’s just your nerves.’ It was pretty confrontational.”

It was also at this meeting, she said, that Norwalk suggested she shower at different times and noted that substations sometimes use rock salt flooring in order to mitigate stray voltage exposure.

“I remember laughing it off,” Wilson said. “I said, ‘So...You want me to get up at 2 a.m. and take a shower because no one is using electricity?’”

Her symptoms at the time included tingling in both hands and feet, migrating up to her elbows and knees, as well as nausea, fatigue, and muscle spasms. Wilson recalled her visit to Dr. Rederich, who told her she had severed her nerve endings and possibly secondary erythromelalgia, and another visit to Dr. Said Beydoun at USC, who didn’t confirm Rederich’s diagnosis but suggested she see a neurovascular specialist.

“Is it true that basically neither of them can definitively say what is causing your symptoms?” Johnson asked.

“That is correct,” Wilson said.

Johnson asked about another doctor’s visit — when Wilson was required to be examined by Dr. Barry Ludwig, who was hired by Edison’s attorneys. The examination lasted 20 minutes, Wilson said, and Ludwig’s diagnosis was that her symptoms were caused by the stress of her divorce from Ryan Fisher in 2009.

“When you went through a divorce, did your hands start tingling and changing colors and become painful?” Johnson asked.

“No,” Wilson replied.

“Did your feet start tingling and changing colors and become painful?”

“No.”

Though he had no doctor testifying, Johnson was addressing Wilson's medical problems in a simple, very human way: he asked Wilson to explain in detail what her symptoms were, and the impact it had been having on her life.

"It's been pretty devastating," Wilson said. "You know, the medical unknowns. I developed some social anxieties. I get really embarrassed with my hands and my feet. It's hard for my kids and their friends to see when I have an episode. Going to the doctors is hard, because they will find out I am part of litigation, and I feel like I'm not even getting proper medical care because I know Edison is going to follow me to the doctor. I mean, it's unknowns for myself, unknowns for my children. I no longer am a homeowner. I don't have my home. It's been traumatic."

Wilson's medical and marital history would be exhaustively explored that afternoon. Kim's initial cross-examination of Wilson focused on things far removed from stray voltage and the condition of her house. He talked to her about mortgage payments, her ex-husband's credit, and her hormones.

He began by going through the purchase of her home and its financing in 2007, then quickly moved on to establish that she worked long hours in her job, noting that at one point she was director of acquisitions.

"Now your job was, or is, fairly demanding, would you say?" he asked.

"I wouldn't say it's demanding," Wilson said. "I work a fair amount of hours."

"Typically 50 hours a week?"

"Yeah."

"And when you work big projects, oftentimes you're working 12 to 14 hours a day?"

"That's correct."

"And your job requires you to travel?"

"I do travel."

"And you are kept pretty busy with this job?"

"Yes."

"And I imagine, with three young children, that affects how much time you can spend with them?"

“It definitely affects how much time I can spend with them.”

He was indirectly introducing a theory that explained her ill-health and emotional distress, a theory distinctly unrelated from the stray voltage that had immersed her home: her nerve problems were caused by long work hours, financial worry and female health problems.

Kim placed three large binders containing her medical history on the stand in front of Wilson and asked her to read selections. He began with records from her OB/GYN specialist from 2004, and noted that she had developed ulcers.

Wilson explained it had resulted from food poisoning during a trip to Mexico.

“I had *helicobacter pylori*, which is, I don’t know if it’s a bacteria, but it’s something — you get contaminated food and it had caused ulcers,” Wilson said.

At one point, Kim seemed to lose footing entirely. He brought up the birth of her first son, Brandon, in 2004. He pointed to the records. “At that time...Had you told your doctor you were having hormonal problems or did your doctor tell you that?” Kim asked.

“I don’t remember having a conversation about hormonal problems,” Wilson said. “I did have hot flashes during pregnancy.”

“Well, this is after pregnancy,” Kim said. “This is seven months later, February 15, 2008.”

“You are confusing me because you just asked me seven months after the birth of my first child, who was born in November of 2004, and you are asking me about something in 2008,” Wilson said.

Kim apologized. “I misspoke,” he said. But then he pivoted. “In February 2008, were you experiencing hot flashes and vasomotor symptoms?” he asked.

“I guess, based on this, I was. What I can say is I was still nursing my second child. I breast fed my children for about a year after they were born. It’s your hormones — you don’t get your cycle back. So this doesn’t surprise me.”

Then it became more apparent what Kim was getting at. “Okay, and where you also having some rosacea, which is redness in your face or hands?”

Wilson acknowledged she would get redness in her face. And then Kim pivoted quickly again, this time to medical records from her general physician, noting that in May 2008 she suffered from general anxiety.

That timing, Wilson said, coincided with the end of her marriage.

“My husband moved out at the end of this year,” she said.

Kim then jumped into the marital problems. He asked if it was true that nine months after her husband left, Jason Stelle moved into the home.

“I think Ryan moved out right after Christmas 2008, maybe January 2009,” Wilson replied. “And Jason needed a place to stay after his father passed away, and that was September of 2009.”

“You met him in 2008 when you were swimming?” Kim asked.

“I don’t remember where I met him. We went to the same college,” Wilson said. “We had similar friends.”

He pivoted again. He asked if she recalled any surgeries in 2008. She said yes.

“And what kind of surgery was that?” he asked.

“I had a breast lift,” she said.

Kim then abruptly moved on to what he called her home’s refinancing and she quickly corrected as a “loan modification,” which occurred after her husband moved out in 2009. He pulled up a letter she’d written to her bank.

“Was it true when you said, ‘I’m desperate for your help in terms of a reduction in monthly mortgage payments’ at that time due to the loss of your husband’s income? Is that a true statement?” Kim asked.

“Yes,” Wilson said. “I wrote that.”

She obtained a modification, it emerged, in December, 2010, which was finalized in April 2011. Kim suggested that process must have been stressful. Wilson said it wasn’t stressful, as she would have kept the house under the previous loan terms. “I was trying to take advantage of the low interest rate market,” she said.

Kim then turned to another medical record, this one from a July, 2009, which indicated she was experiencing anxiety and depression.

“I was having a whole bunch of problems, and guess what? I was pregnant,” Wilson said.

Then Kim exhibited a medical record from March, 2010, that noted Wilson was experiencing “general anxiousness.”

“I was eight months pregnant with baby Drew,” she said. “...If you have ever been eight months pregnant, you would understand. I’m sure I was anxious.”

The next medical record was from a surgery in July 30, 2010. Wilson had her “tubes tied.” And then Kim pointed to a record from August 11 that again indicated “anxiety issues.”

“I had just had my tubes tied and I was having a hard time with that decision,” she said. “Yes, I did go to him. I was also returning to work after the birth of my third child.”

“And that was pretty overwhelming?” Kim asked.

“It was just a change.”

She'd been on the stand for more than an hour under cross-examination, and the issue of stray voltage had not yet been mentioned. Kim would eventually go through the events of April and May 2011 — giving special attention to the fact that her father's remodel of her bathroom had been done without a permit — but his alternate theory had been established.

Johnson went to lunch with Wilson after her time on the stand, he later recalled.

"Let me sum up what Chris Kim just said," Wilson told her attorney. "I'm a liar, I'm a whore, I'm a deadbeat, and my father did this to me."

"That's it," Johnson said. "You couldn't say it any better."