

Exhibit 6

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UNITED STATES DISTRICT COURT
EASTERN DISTRICT OF ARKANSAS
CENTRAL DIVISION

LAURA LYNN HAMMETT,

Plaintiff,

v. Civil Action No. 4:21-cv-00189-LPR

PORTFOLIO RECOVERY ASSOCIATES, LLC;
DOES 1-99.

Defendants.

TRANSCRIPT OF RECORDED PHONE CALLS
Transcribed from Audio Recordings

HALASZ REPORTING & VIDEO

1011 E. Main Street, Suite 100

Richmond, Virginia 23219

www.HalaszReporting.com (804) 708-0025

Reported by: Jacqueline N. Hagen, RPR

1 12-12-13_355046807_12122013160251_03222021115656621.

2 wav

3

4 Q. Yeah. (Unintelligible).

5 A. Hello.

6 Q. Hello, Laura?

7 A. This is -- can you speak --

8 Q. I'm sorry. This is who?

9 A. Who is this?

10 Q. This is Leeda. I'm looking for Laura
11 Lynn. Is she available?

12 A. No, this is (unintelligible) with the
13 business.

14 Q. Okay. I'm sorry about that. Does she
15 work there?

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1 3-13-17_6397047161404591115_03132017181042_
2 03222021115240598.wav

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4 A. Hello.

5 Q. Hi. This is Joanne Moore calling on a
6 recorded line for Laura Lynn. Is she available?

7 A. You're --

8 Q. Hello? Hello? Ending call. No
9 response. (Unintelligible).

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1 4-6-17_6405984176598756365_04062017201119_
2 03222021115210001.wav

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4 A. Hello.

5 Q. Hi.

6 A. Hi.

7 Q. This is Cindy Graham calling on a
8 recorded line for Laura Lynn. Is she available?

9 A. Who are you with?

10 Q. I'm calling from Portfolio Recovery
11 Associates.

12 A. We don't accept any recorded calls on
13 this line.

14 Q. Is she available, ma'am?

15 A. Please destroy any --

16 Q. Okay. Ma'am, I don't know who I'm
17 speaking to. So you have a wonderful day.

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1 8-10-17_6452748068280412501_08102017203834_
2 03222021115129701.wav

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4 A. Hello.

5 Q. Hi. This is Abby Baldwin calling on a
6 recorded line for Laura Lynn. Is she available
7 today? All right. Bye.

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1 8-24-17_6457936298579672609_08242017201152_
2 03222021115053276.wav

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4 A. Hello.

5 Q. Yes, hi. This is Whitney Hodge calling
6 on a recorded line for Laura Lynn. Is he or she
7 available?

8 A. She won't be here until September 11th.

9 Q. You said she's not available?

10 A. Yes.

11 Q. Okay. Thank you.

12 A. Good-bye.

13 Q. Bye.

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1 10-17-17_6477959878495251020_10172017191316_
2 03222021115023632.wav

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4 A. Hi.

5 Q. Hello. This is Tamra Woods (phonetic)
6 calling on a recorded line for Laura Lynn. Is this
7 she? Hello?

8 AUTOMATED VOICE: Sorry. Your call
9 cannot be completed as dialed.

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1 10-19-17_6478690357943020868_10192017182809_
2 03222021114955833.wav

3

4 Q. Hello.

5 A. Hi.

6 Q. Hi, this is Kevin Maldin (phonetic).

7 I'm calling on a recorded line for Laura Lynn.

8 A. Please don't call this number from a
9 recorded line from --

10 Q. I'm sorry? Hello? Hello?

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1 10-27-17_6481660641360814549_10272017183409_
2 03222021114917517.wav

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4 A. Hello.

5 Q. Hello. This is Troy Mitchell calling on
6 a recorded line for Laura Lynn. Is she available?

7 A. Who are you with besides your name?

8 Q. Portfolio Recovery Associates.

9 A. From what?

10 Q. Portfolio Recovery Associates.

11 A. Can you please take this number off your
12 calling list? Thank you.

13 Q. It's --

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2 03222021114835466.wav

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4 A. Hi.

5 Q. Hello. Hi. My name is Laverne Lewis
6 (phonetic), and I'm calling on a recorded line. Can
7 I speak with Laura Lynn?

8 A. This phone does not accept any recorded
9 calls. Thank you. Please remove it from your
10 calling list.

11 Q. Thank you. My name is -- hello. My
12 name is Laverne Lewis. May I speak to Jimmy Owens?

13 A. I'm sorry. I think you --

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2 03222021114744930.wav

3

4 Q. Hello?

5 A. Hi.

6 Q. This is Morgan Anne (phonetic) calling
7 on a recorded line for Laura Lynn. Hello? Thank
8 you for calling Portfolio Recovery Associates.
9 Morgan Anne speaking. Our callback number is
10 1-800-772-1413. How can I help you today? Hello?

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1 1-15-18_6511365365316005815_01152018194341_

2 03222021114656520.wav

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4 A. Hello.

5 Q. Hello. This is Lakeria, VRB1RC
6 (phonetic).

7 A. The what?

8 Q. Hi. This is Lakeria calling on a
9 recorded line for Laura Lynn. Hello? Hello?

10 AUTOMATED VOICE: For schedule, press
11 one. To speak with a --

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1 11-18-20_1_1_6896591376183525724_1_150.wav

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3 Q. Hi. This is Gabriel Menchaca (phonetic)
4 calling on a recorded line for Laura Lynn. Is she
5 available? Hello?

6 A. Who is this?

7 Q. My name is Gabriel.

8 A. Hold on a second.

9 Q. Go ahead.

10 A. Hold on. Hold on. Hold one moment,
11 please.

12 Q. Okay. I can wait.

13 A. Okay. Hello?

14 Q. Okay. Yes, hi, ma'am. My name is
15 Gabriel Menchaca. I was calling for Laura Lynn.
16 Did you want the name of my company, ma'am?

17 A. Yes, please.

18 Q. Yeah, Portfolio Recovery Associates. Am
19 I speaking with her? Or may I speak with her,
20 ma'am?

21 A. Sure, yes.

22 Q. Okay. I am speaking with her, then? I
23 apologize.

24 A. Yeah, this is Laura.

25 Q. Okay. All right. Well, thank you for

1 taking my call, ma'am. Again, my name is Gabriel.
2 Real quick formality. I do want to make sure I'm
3 calling for the correct Ms. Lynn. Is your date of
4 birth [REDACTED] of '62? Is that correct?

5 A. Can you please give me more information
6 about who you are before I start giving out
7 information about myself?

8 Q. I gotcha, ma'am. Well, I wasn't asking
9 you to give me your date of birth. I gave it to
10 you, but I was calling in regards to a personal
11 business matter. In order for me to continue, I
12 would have to verify I'm speaking with the correct
13 Ms. Lynn. If your date of birth is an issue, I can
14 verify a mailing address.

15 A. What is your company's name?

16 Q. Portfolio Recovery Associates.

17 A. Portfolio Recovery --

18 Q. Recovery -- yes, ma'am.

19 A. -- associates. Is that an LLC or a
20 corporation?

21 Q. Yeah, we're a company, ma'am. So I can
22 further elaborate why I am calling again, Ms. Lynn.
23 Is that the correct date of birth?

24 A. Hello? Are you an LLC or a corporation?

25 Q. We're an LLC, ma'am. I don't understand

1 why that matters.

2 A. Because I need to look you up and make
3 sure that you're actually who you say you are
4 because you called me.

5 Q. Okay. That's fine. I'll wait for you.

6 A. Yeah, thank you.

7 Q. Huh-uh.

8 A. And you're a California company?

9 Q. Our home office -- our home office is in
10 Norfolk, Norfolk, Virginia, ma'am. You can look
11 that up, as well.

12 A. Okay.

13 Q. We may have an office in California.

14 A. Well, because your number looks like a
15 California number.

16 Q. Yeah, well, we own the phone number.
17 Every number we call from we own, ma'am. So it may
18 have just popped up because you're in the State of
19 California.

20 A. Oh, okay. So let me find the Secretary
21 of State in Virginia. In Virginia, you said?

22 Q. Virginia. Norfolk, Virginia is our home
23 office.

24 A. Okay.

25 Q. And let me know when you're ready, Ms.

1 Lynn.

2 A. I'm sorry. It's taking me a minute
3 because -- State Corporation Commission, maybe? To
4 look up --

5 Q. I'm sorry?

6 A. I'm looking at the -- in California,
7 it's the Secretary of State, but in Virginia, it's
8 -- they call it "State Corporation Commission," and
9 so I -- and I'm -- Portfolio -- I'm sorry. I just
10 don't want to talk to anybody who calls me, you
11 know?

12 Q. You're fine.

13 A. I have to check and see who they are.
14 So you're at 120 Corporate Boulevard, Norfolk,
15 Virginia?

16 Q. Yup, that would be our home -- our home
17 office address; yes, ma'am.

18 A. Okay. Okay.

19 Q. Okay. So I can continue?

20 A. Yeah. So what number can I reach you
21 now that --

22 Q. The phone number I'm calling you on is a
23 good contact number for us. I'm sorry, Ms. Lynn.
24 Is the date of birth correct, [REDACTED] of '62?

25 A. What is this about?

1 Q. A personal business matter. I can
2 further elaborate if I can verify that information.

3 A. What's my address?

4 Q. 5757 Erlanger Street, San Diego,
5 California 92122.

6 A. No.

7 Q. Was that a previous address?

8 A. I don't recall that address.

9 Q. Okay. All right. Then it's the wrong
10 address. We have a department that adds addresses
11 on there. They may have got that incorrect.

12 So, ma'am, the point of it is if that's
13 your correct date of birth, then you're the correct
14 person I'm calling for, and if -- I can even verify
15 the last four of your Social Security: 7083. Is
16 any of that information correct, Ms. Lynn?

17 A. Who does -- who do I supposedly owe
18 money to?

19 Q. Well, ma'am, I can further elaborate why
20 I'm calling if I'm able to verify that information,
21 once again.

22 A. You verified it.

23 Q. No, you haven't answered my question. I
24 asked you if it was correct, ma'am. Is it correct,
25 Ms. Lynn?

1 A. What?

2 Q. I'm asking you if it's correct, your
3 date of birth -- your social, 7083, and your date of
4 birth of [REDACTED], 1962. Is that information,
5 correct, ma'am?

6 A. Maybe I don't feel comfortable sharing
7 my information with you --

8 Q. Ma'am, I already have your information,
9 ma'am. You're not sharing it with me. I'm not
10 asking you to give me your date of birth. I'm not
11 asking you to provide me the last four of your
12 social. If anything, I have it -- I have it and I'm
13 providing it to you.

14 A. Excuse me, sir. Whatever this is about,
15 please send me a letter and don't use this phone
16 number.

17 Q. No, ma'am. I can't do that. I can't
18 send you a letter because you haven't -- I'm sorry
19 to interrupt -- because you haven't verified if
20 you're the correct Laura Lynn I'm calling for. So I
21 cannot process your request, ma'am.

22 So unless we're able to get over this
23 first step, this first hurdle, we really can't do
24 anything, Ms. Lynn, and I don't think we're going to
25 be able to do that. So I'll go ahead and let you

1 go, ma'am.

2 A. Don't call this number again, please.

3 Q. Why, ma'am? Why. We're calling for
4 you. You're just unwilling to verify you're the
5 person we're calling for, ma'am. It's only the
6 wrong number for the person we're calling for --

7 A. Because I'm on the do-not-call list.

8 Q. We're not telemarketers.

9 A. It doesn't matter.

10 Q. It does matter, ma'am. We don't have a
11 do-not-call list. We're not telemarketers.

12 A. You're telling me that you're allowed to
13 make a collections call even if the person asks you
14 not to and to put it in writing?

15 Q. Well, ma'am, you can most definitely put
16 it in writing if you'd like. You can send us a
17 cease and desist if you'd like. You have our
18 address. You've looked up my company. So you can
19 do as you see fit.

20 A. I am asking you -- and I'm recording the
21 call --

22 Q. Huh-uh.

23 A. I'm asking you to remove me from your
24 calling list.

25 Q. There is no calling list to remove you

1 from.

2 A. Anything that you want to say to me
3 needs to be put in writing, and do not call this
4 number again ever.

5 Q. Okay, ma'am. Again --

6 A. No, no.

7 Q. Okay. Again, ma'am, it's the same --
8 ma'am, it's the same response I had earlier, ma'am.
9 I -- regardless of how you put it or you format it,
10 it's the same response I had earlier. So I
11 apologize, Ms. Lynn. I'll go ahead and let you go.
12 You have a great day.

13 A. Thank you.

14 Q. All right. Bye-bye.

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1 11-29-20_1_1_6900629757838304253_1_150.wav

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3 AUTOMATED VOICE: At the tone, please
4 record your message. When you you've finished
5 recording, you can hang up or press one for more
6 options. To leave a callback number --

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3 (Automated noise only.)

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3 AUTOMATED VOICE: At the tone, please
4 record your message. When you've finished
5 recording, you may hang up or press one for more
6 options.

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1 12-9-20_1_1_6904328828486758380_1_150.wav

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3 Q. Hello.

4 A. Hi.

5 Q. Hi. This is Lisa Nichelfet (phonetic).

6 I'm calling on a recorded line for Laura Lynn.

7 A. What company are you with?

8 Q. Portfolio Recovery Associates.

9 A. I've asked you not to call this
10 telephone number and to put anything that you have
11 to say in writing. Thank you.

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4 Q. Hello?

5 A. Hello. Hi.

6 Q. Hello. My name -- hello. My name is
7 Bri East (phonetic) calling on a recorded line for
8 Laura Lynn. Is she available?

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3 Q. Hello.

4 A. Hi.

5 Q. Hello. This is Anna Moreno (phonetic)
6 calling on a recorded line for Laura Lynn. Is she
7 available?

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1 12-16-20_1_1_6907035744509963936_1_150.wav

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3 Q. This is Benjamin Clayton calling on a
4 recorded line for Laura Lynn.

5 A. Hold, please.

6 Q. I'm having a hard time hearing you.

7 A. Hold, please.

8 Q. I'm speaking -- I --

9 A. Hold, please.

10 Q. I'm still having a --

11 A. Hold, please.

12 Q. You're saying "hold, please"?

13 A. Hold, please, yes.

14 Q. Okay.

15 A. Hold, please.

16 Q. Okay.

17 A. I'm sorry. Please repeat. What did you
18 say?

19 Q. Laura Lynn?

20 A. What did you say?

21 Q. This is Benjamin Clayton calling on a
22 recorded line for Laura Lynn. Is she available?

23 A. Please delete the recording. You have
24 no permission to record me. Delete it now, and I
25 will bring criminal charges if I ever get a copy of

1 any recordings made by you.

2 Q. Ma'am, I'm not able to delete --

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3 AUTOMATED VOICE: At the tone, please
4 record your message. When you've finished
5 recording, you can hang up or press one for more
6 options. To leave a callback number, press five.

7 We didn't get your message either
8 because you were not speaking or because of a bad
9 connection. To disconnect, press one. To record
10 your message, press two.

11 We didn't get your message either
12 because you were not speaking or because of a bad
13 connection. To disconnect, press one. To record
14 your message, press two.

15 We didn't get your message either
16 because you were not speaking or because of a bad
17 connection. To disconnect, press one. To record
18 your message, press two.

19 Unfortunately, the system cannot process
20 your entry. Please try again later. Good-bye.

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1 12-21-20_1_1_6908812950437441155_1_150.wav

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3 Q. Hello. This is Autumn Harvey calling on
4 a recorded line for Laura Lynn. Hello?

5 Disconnecting call.

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3 Q. Hello.

4 A. Hi. Who is this?

5 Q. Hi. This is -- sorry. Hi. This is Ms.

6 Eva (phonetic) calling on a recorded line for Laura

7 Lynn.

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3 Q. Hi. This is Kathy Qualtz (phonetic)
4 calling on a recorded line for Laura Lynn, please.

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3 A. Hello.

4 Q. Hello. This is Lauren Brett (phonetic)
5 calling on a recorded line for Laura Lynn. Is she
6 available?

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3 AUTOMATED VOICE: At the tone, please
4 record your message. When you've finished
5 recording, you may hang up or press one for more
6 options.

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(Automated sound only.)

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3 A. Hello.

4 Q. Hello. This is Demaria Prince

5 (phonetic) calling on a recorded line for Laura

6 Lynn. Is she available?

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4 record your message. When you've finished
5 recording, you may hang up or press one for more
6 options. To --

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3 Q. Hello. This is Heather Larsen calling
4 on a recorded line for Laura Lynn. Is she
5 available?

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3 Q. Hello. This is Resa Gore calling on a
4 recorded line for Laura Lynn. Is she available?

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3 AUTOMATED VOICE: At the tone, please
4 record your message. When you've finished
5 recording, you may hang up or press one for more
6 options.

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3 Q. Hello.

4 A. Hello.

5 Q. Hello. This is Joy Emerson calling on a
6 recorded line for Laura Lynn. Is she available?

7 Ending call. Good-bye.

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1 2-1-21_1_1_6924407079041043631_1_150.wav

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3 Q. Hello. This is Michael Poole calling on
4 a recorded line for Laura Lynn. Is she available?

5 A. Hold one moment, please.

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3 Q. Thank you for calling Portfolio Recovery
4 Associates. My name is Ebadia Lydia (phonetic).
5 Who do I have the pleasure of speaking with?

6 A. Hi. I'm the owner of a telephone of the
7 telephone -- with the telephone number (760)
8 966-6000. I just received a phone call and from
9 what I'm -- (unintelligible) -- I received a number
10 -- from the number on the (unintelligible) which was
11 you -- (unintelligible) -- I'd be able to turn on my
12 tape recorder, as well. What I would ask is to not
13 be called on a tape recorded line, and I've received
14 probably (unintelligible) calls since that time.

15 Each time, the person identifies
16 themselves by their name and says they're calling on
17 a recorded line for Laura Lynn. So I would like to
18 have this number removed from your calling list.
19 Once -- on any -- (unintelligible) and the court --
20 (unintelligible) -- the person -- hello?

21 Q. Yes, ma'am. I'm there. I'm sorry.
22 It's breaking up quite a bit. I do believe I heard
23 the gist of what you were saying. You don't want to
24 be recorded, and you keep receiving calls after you
25 stated that you did not want to be called on a

1 recorded line. Was that correct?

2 A. Correct.

3 Q. Okay.

4 A. And I did say -- (unintelligible) -- for
5 the call that I requested that in, and I am tape
6 recording this call.

7 Q. And that's no problem at all. Now, you
8 -- you mentioned the name Laura Lynn. Is that you?

9 A. That is the person that they keep asking
10 for and --

11 Q. I see.

12 A. -- it is not my policy -- it is not my
13 policy to give any information whatsoever about my
14 personal being with random people who call my
15 telephone number.

16 Q. I understand.

17 A. So who -- who I am is none of their
18 business until they could identify who they are, why
19 they're calling, and then if I want to discuss who I
20 am with them at that time, I will.

21 If not -- (unintelligible) -- a court
22 order that requires me to disclose who I am and I --
23 I am going to file suit against your company for
24 these calls that are to a number that is clearly on
25 the do-not-call-list. I have no business with this

1 company that I am aware of.

2 Your -- the telephone call -- I am
3 writing down -- (unintelligible) thousands of
4 dollars -- phone call penalty because I am on the
5 do-not-call-list -- (unintelligible) name --
6 permission -- it is illegal. It is a criminal act.

7 And each time that they call me and say
8 "I'm calling on a recorded line," they -- when I
9 speak before they tell me that it's a recorded line,
10 they are violating a criminal law. You need to ask
11 the people first if you can record them before you
12 start recording.

13 Q. What is there -- (unintelligible).

14 A. Hello?

15 Q. Yes, ma'am. I'm still here. I do
16 apologize. I was informing my manager what you were
17 telling me, just letting her know what was going on.
18 So I definitely understand that, and I do apologize.

19 Now, we don't actually have a
20 do-not-call list. It could be that we are actually
21 trying to reach the wrong -- excuse me -- the wrong
22 person. The number that you did call in, the (760)
23 9666-000, that did populate something here.

24 Now, in order for me to, you know, mark
25 it as a wrong number, I would need to know who I'm

1 calling -- who I'm speaking with. I do apologize.

2 A. No, the number is on the do-not-call
3 list for the national registry. That's a number --
4 a registry that you're required to look at, and I
5 have made a request that you do not call this
6 number. Anything that you have to say to the person
7 that you are trying to reach should be put in
8 writing.

9 Q. Yes, ma'am --

10 A. (Unintelligible) -- your company has
11 disrupted telephone calls that -- I have been on the
12 phone with lawyers. I have been on the phone -- no,
13 it's -- doctors, and they have disrupted telephone
14 calls and disrupted my sleep.

15 And I have requested that --
16 (unintelligible) -- of that telephone number gets --
17 (unintelligible) and for the owner of that telephone
18 number that you believe is the owner of that
19 telephone number. So you're -- (unintelligible) --

20 Q. I'm sorry, ma'am. You're breaking up
21 quite a bit.

22 A. Okay. Well, I'm sure that my tape
23 recording will be very clear when it's brought in as
24 evidence. So I just ask that you stop making
25 telephone calls to this number.

1 Q. Yes, ma'am. I have to --

2 A. (Unintelligible) -- (760) 966-6000 any
3 longer. Thank you.

4 Q. Yes, ma'am. And it's not me that's
5 called you. We do have call centers -- ending the
6 call due to non-response.

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3 Q. Hello. This is Katrina Sachs (phonetic)
4 calling on a recorded line for Laura Lynn. Is she
5 available? Hello? Ending call. No response.
6 Good-bye.

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3 AUTOMATED VOICE: At tone please, record
4 your message. When you've finished recording, you
5 may hang up or press one for more options.

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3 A. Hello.

4 Q. Hi, my name is Christy Miller. I'm
5 calling on a recorded line for Laura Lynn. Is this
6 she?

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3 AUTOMATED VOICE: At the tone, please

4 record your message. When you've finished

5 recording, you may hang up or press one for more

6 options. To leave a callback number, press five --

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3 A. Hello.

4 Q. Hello. This is Avante (phonetic)
5 calling on a recorded line for Laura Lynn. Am I
6 speaking with them?

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3 Q. Hi. This is Tabitha Boshears. May I
4 have your first and last name, please?

5 A. My first name is Laura. My last name
6 that you have is Lynn, L-Y-N-N.

7 Q. Okay. Ma'am --

8 A. And I am -- can you please spell your
9 name?

10 Q. T-A-B-I-T-H-A, and my last name is
11 B-O-S-H-E-A-R-S.

12 A. Boshears. Okay. I have received
13 several calls, repeated calls. Several is an
14 understatement from (unintelligible). So I'd like
15 to -- (unintelligible) -- debt that you're trying to
16 collect --

17 Q. I'm sorry? Okay.

18 A. Hello?

19 Q. Well, yes, I can hear you now, ma'am.
20 I'm sorry. You were breaking up there. You said
21 you were receiving the calls and then I'm -- what
22 did you say after that? I apologize.

23 A. What is the alleged debt that you are
24 allegedly trying to collect?

25 Q. Okay. I do see something with the name

1 that you provided. Can you verify your address or
2 date of birth or last four of the social?

3 A. [REDACTED]-1962.

4 Q. All right, ma'am. So we're showing a
5 Capital One Mastercard. I do need to read you a
6 disclosure. The law limits how long you can be sued
7 on a debt. Because of the age of your debt, we will
8 not sue you for it, and we will not report it to any
9 credit reporting agency.

10 Depending on the laws of your state,
11 certain actions such as making a payment or
12 promising to pay the debt may restart the time
13 period for the filing of a lawsuit against you, but
14 if that were the case, we still will not sue you on
15 this debt. Mastercard has a balance of \$2,297.63.

16 There is a settlement offer from our
17 corporate office with three options here to help you
18 save some money. The first one is a one-time
19 payment, \$1,493.46. Six payments of 200 --

20 A. You don't -- don't need to give me any
21 offer -- you don't need to give me any offer because
22 I don't owe any money. I deny having this debt.

23 Q. You're not familiar with this account?

24 A. I'm not. I just don't have any debt. I
25 actually know that I have no debt, and you ran my

1 credit report on -- let me see what the date was on
2 that. Give me a moment, please, to get the papers.

3 Q. Huh-uh.

4 A. Okay. On 11-1-2019, Portfolio Recovery
5 Associates -- Associates ran my credit report, and
6 so you are as well aware as I am that I have no debt
7 whatsoever and I guard my credit jealously.

8 And I do not want any more phone calls
9 or electronic communication. I will give you an
10 address that you can contact me at. That address is
11 Laura Lynn Hammett. It's at 500 Amity Road,
12 A-M-I-T-Y, Road, 5B as in "bravo," No. 306. That's
13 in Conway, Arkansas, 72032.

14 Q. Okay. So just a moment, please.

15 A. The --

16 Q. Okay. Sorry, ma'am. You're going
17 pretty fast there. Just bear with me a moment,
18 please.

19 A. Okay.

20 Q. Okay. Let me tell you what I have of
21 the address you gave me. 500 Amberty Road
22 (phonetic) --

23 A. No.

24 Q. -- 5B --

25 A. Amity, like Amityville Horror.

1 A-M-I-T-Y.

2 Q. Okay.

3 A. Amity Road.

4 Q. That was Suite 5B?

5 A. Yes.

6 Q. No. 306?

7 A. Yes.

8 Q. Okay. And Conway, Arkansas?

9 A. Yes.

10 Q. Okay. And 72032?

11 A. Yes.

12 Q. Okay. And then I need to give you an
13 address. If you don't want us to communicate with
14 you, you just need to send that in writing. Tell us
15 what you're wanting us to do as far as
16 communication, if it's okay by mail.

17 A. Okay.

18 Q. Okay. So you just need to send that to
19 Portfolio Recovery Associates, 140 Corporate
20 Boulevard, Norfolk, Virginia.

21 A. Is it N-O-R-F-O-L-K?

22 Q. Yeah, that's correct. And zip code is
23 23502.

24 A. 23572?

25 Q. 502.

1 A. 502. 23502. Okay.

2 Q. Yes, ma'am. And the (760) 966-6000 --

3 A. The --

4 Q. -- that's your number? You're just not
5 wanting any more calls, correct?

6 A. Correct.

7 Q. Okay.

8 A. And it's my business line. I'm
9 self-employed, and I don't allow my employees,
10 including myself, to receive calls on this line for
11 anything other than our business which we have --

12 Q. Okay.

13 A. -- none with you.

14 Q. Okay. No problem. I can get that
15 updated. No calls that work for you. I do need to
16 go over this with you. You said that you don't have
17 any debts. So you don't know what this is; is that
18 correct?

19 A. I have no debt and so I know that
20 whatever you have is not my debt. It is absolutely
21 not my debt. I do not have any debt, and so
22 anything that you allegedly have is not my debt.

23 Q. Okay. So I'll go ahead and set it in a
24 dispute for fraud for you in just a second here.
25 Okay. Your account will now be sent to our disputes

1 department, and you can expect to receive
2 documentation in the mail in reference to the
3 dispute.

4 A. Just don't call me with any electronic
5 form of communication and stop harassing me.

6 Q. All right. Now, I'm going to put it in
7 as a verbal cease and desist, and that will put it
8 on a temporary hold to give you time to send it in
9 writing. Once you receive it in writing, it will be
10 permanent.

11 A. Thank you.

12 Q. You're welcome. Have a good day.

13 Buh-bye.

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3 A. Hello.

4 Q. Hello. This is Alyssa Colette

5 (phonetic) calling for Evan Jackson.

6 A. That's me.

7 Q. Hello, Mr. Jackson. I'm Alyssa Colette,

8 sir, and for verification, your date of birth is

9 [REDACTED], correct?

10 A. That's correct.

11 Q. Thank you. I'm calling from Portfolio

12 Recovery Associates regarding your (unintelligible)

13 account --

14 A. We're going to pay -- we're going to pay

15 you as soon as we can, okay? Thank you. Buh-bye.

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3 A. Hello.

4 Q. This is Debra Davis. May I speak with
5 Evan Jackson?

6 A. That's me.

7 Q. Hi, Evan. Good morning. Thanks for
8 taking my call. Are you still at 468 Carlyene Drive
9 in Midway, Georgia, 31320?

10 A. Yes, ma'am.

11 Q. Awesome. Our calls may be monitored or
12 recorded. This is an attempt to collect a debt by a
13 debt collector. Any information obtained could be
14 used for that purpose --

15 A. When I get ready to pay, I'll be calling
16 you. So have a great day.

17 Q. All right. I'm calling from Portfolio
18 Recovery Associates, Evan.

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3 Q. Thank you for calling Portfolio Recovery
4 Associates. This is Debra Davis. May I have your
5 first and last name?

6 A. Hi, my first name is Laura, and my last
7 name that you have is Lynn, L-Y-N-N.

8 Q. Correct. Hi, Ms. Laura Lynn. How are
9 you today?

10 A. I'm fine. I just want some information.
11 I had received a letter from you. It -- it -- it
12 says that "Portfolio Recovery Associates concludes
13 this investigation and your dispute and is closing
14 the file." You were actually supposed to
15 (unintelligible) my address -- a different person's
16 name --

17 Q. So could I get you to verify the address
18 on file?

19 A. Yeah, the address on file is 500 Amity
20 Road, Suite 5B, 306, Conway, Arkansas, 72032-5965.

21 Q. All right. Thank you for verifying your
22 information, and the last four of your social I have
23 is 7083; is that correct?

24 A. Yes.

25 Q. Okay. All righty. And you were calling

1 in reference to the letter you received?

2 A. Yes, the letter is dated June 18th,
3 2021.

4 Q. Correct.

5 A. And --

6 Q. And did you have a question?

7 A. Yes, ma'am.

8 Q. Did you have a question on something?

9 A. Yeah, you have a copy of the letter in
10 front of you?

11 Q. I do not have a copy of the letter that
12 I can read to you in front of me. I do not, but how
13 can I help you?

14 A. Is that letter for me?

15 Q. Yes, it was sent to the right address.

16 A. And so you're saying that you concluded
17 the dispute and you closed my account?

18 Q. Correct?

19 A. Okay. The letter that was sent to me is
20 "Dear Laura Lyman," L-Y-M-A-N, instead of L-Y-N-N.
21 The other letter that you sent to me was on 2 -- it
22 was dated 2-19-2021. In that letter, you had Laura
23 J. Lynn, L-Y-N-N. So do you know why the name on
24 this letter says L-Y-M-A-N instead of L-Y-N-N?

25 Q. I don't know why.

1 A. Okay. Can you find out why?

2 Q. I'm sorry. I don't have a copy of the
3 letter. I don't have a number that I can transfer
4 you to. I can --

5 A. Can't you -- the account number on the
6 letter -- the account number on the letter -- I'm
7 sorry. Go ahead.

8 Q. No, you can go ahead. I'm listening.

9 A. The -- the account number on this letter
10 that says that you've closed my account is [REDACTED] -- I
11 don't want to give the whole number. I'll tell you
12 the last four digits because I -- to give you --
13 (unintelligible) -- this report. The last four
14 digits are 0992.

15 Q. I'm sorry. Repeat the last four.

16 A. 0992.

17 Q. Okay. That's totally different.

18 A. So -- right. It's totally different
19 from mine. My account number ends is 6049.

20 Q. Correct.

21 A. So is this someone else's -- do you have
22 someone -- Laura Lyman with an account number that
23 ends in 0992?

24 Q. Two -- give me one moment. Let me check
25 with the manager for you, okay?

1 A. Okay. Thanks.

2 Q. I'm going to put you on a brief hold,
3 and you said this is a good contact number that I'm
4 speaking to you on, Ms. Lynn?

5 A. Yeah, if we get disconnected, you can
6 call me at (760) 966-6000, but this is a one-time
7 permission.

8 Q. Okay.

9 A. Because you cannot use that. You cannot
10 call this number except for -- for the purposes if
11 we get disconnected and you have to call me back
12 today.

13 Q. Okay. All right. One moment, okay?

14 A. Thank you.

15 AUTOMATED VOICE: Enter the five digit
16 extension of the person you are calling now. Enter
17 the five digit extension of the person you are
18 calling now.

19 A. Hello? My contact -- sorry. About how
20 -- haven't taken a shower yet today. If I end up
21 having to use this recording in court, I will try
22 and ask for it -- for the -- (unintelligible) -- or
23 they could play obnoxious elevator music. I'm still
24 connected.

25 Q. Hello, Laura?

1 A. Hi. Yes.

2 Q. Thank you so much for patiently holding.
3 Yes, you would have to call back Monday through
4 Friday between the hours of 8 to 5:00 a.m. -- 8 to
5 5:00 p.m. -- we're on the Eastern Standard Time zone
6 -- to speak to someone in the dispute department.
7 I'm going to give you their extension.

8 A. This is the number that I have on the
9 letter, but okay.

10 Q. That's a good number. That -- that's a
11 good number that you called, but their -- the
12 dispute handles that information. So that's the
13 department that you will need to speak to.

14 A. Which department are you?

15 Q. I'm the collections department, ma'am,
16 customer service. I'm the customer service for the
17 collections. We d not handle the disputes or the
18 purged accounts. The dispute department handles
19 that. So I'm going to give you their direct
20 extension. You have called the right number. So
21 you can call that number again but it -- the dispute
22 extension is 10 --

23 A. Yes.

24 Q. -- 181. 181.

25 A. 10181?

1 Q. Correct.

2 A. Okay.

3 Q. And that's Monday --

4 A. Can you -- hello?

5 Q. Yes, ma'am.

6 A. Can you please spell your name for me?

7 Q. Sure. It's Debra, D-E-B, like boy, R-A,
8 and the last name is Davis.

9 A. D-A-V-I-S.

10 Q. Yes, yes, ma'am.

11 A. Like the university?

12 Q. Davis, yes.

13 A. Yeah. I have two sisters who went to
14 Davis, UC Davis.

15 Q. Okay. Okay.

16 A. Can you -- so why -- you can't give
17 me --

18 Q. I'm sorry?

19 A. You can't tell me --

20 Q. Hello, ma'am?

21 A. -- how the second letter
22 (unintelligible) --

23 Q. No, ma'am; I can't. No, ma'am. It
24 doesn't show me the letter. So I -- I don't know.

25 A. Okay. I've sent two e-mails to the

1 disputes department, and I have not received
2 anything back from them. So you -- can you call and
3 verify their -- what I have (unintelligible) -- I'll
4 tell you what I have and you tell me if it's
5 correct.

6 Q. Okay.

7 A. P, like Portfolio, R, Recovery
8 Associates -- I mean, RA, Associates -- learn to
9 spell. PRAsixthfloordisputes@portfoliorecovery.com
10 (phonetic).

11 Q. Correct.

12 A. Okay. So I -- I've sent -- do you have
13 a notation there? Or, like, do you have something
14 on an incident report or something that shows that
15 I've mailed you two e-mails?

16 Q. One moment. Let's see if they notated.
17 Yeah, they notated an incident report on March 11th.
18 The dispute department notated on March 11th, "filed
19 complaint."

20 A. On March 11th?

21 Q. Correct.

22 A. Okay. What about yesterday?

23 Q. Yesterday?

24 A. Yeah, that was -- yesterday was
25 April 9th. That's when I wrote the second e-mail.

1 Q. I'm not showing anything notated for
2 April the 9th.

3 A. Does it show --

4 Q. Complaint ID -- a complaint ID
5 no. 423065 on March the 31st, I'm showing.

6 A. Okay. 423065?

7 Q. 65, huh-uh.

8 A. That's the complaint ID?

9 Q. ID number, yes. On March the 31st, I
10 see that on here.

11 A. On March 31st? Okay. But you just said
12 March 11th.

13 Q. Yes, I see one March 11th, and I see
14 that note March the 31st.

15 A. What -- what's the note on March 31st
16 say?

17 Q. That's -- that was it. I just gave it
18 to you, complaint case ID 423065.

19 A. Oh, that's all they wrote in the
20 note --

21 Q. Yes, ma'am.

22 A. And then there's -- so there's --
23 there's two notations, one from March 11th, e-mail
24 received, and one is March 31st, complaint ID?

25 Q. Yes.

1 A. Oh, okay, but they don't -- do they show
2 where they responded?

3 Q. I don't know how they notate their
4 information, ma'am. You would have to call them
5 directly, as I stated. I do not work with that
6 department at all.

7 A. Okay. But you were able to see the
8 notations on your register there. Like, you see the
9 notations, said an e-mail came in?

10 Q. It doesn't say whether it was an e-mail
11 or not. It just says "reviewed account and
12 correspondence" and then it says here for the 31st,
13 "complaint case ID number" for the March the 31st.
14 On March the 11th, it states "received file
15 complaint."

16 A. Okay. And so they -- they -- there's no
17 notation there that they ever responded, but you're
18 just not sure if they -- (unintelligible) -- they're
19 actually --

20 Q. I don't know -- I don't know how they
21 handle it or where they put their notes or anything.
22 I'm just able to see what I see and give you that
23 information that I see. I see that this account was
24 disputed on March the 8th.

25 A. Okay. Account disputed March 8th.

1 Q. Correct, and that's when you put in the
2 C&D, cease and desist requested by Laura Lynn on
3 March the 8th, the same day that the account was
4 disputed. So that's what I see as far as the
5 notations on the account.

6 A. Oh, okay, but then there was a
7 (unintelligible) we had talked about. I'm sorry. I
8 just -- I drew a blank. So March 8th, you've got a
9 cease and desist. You don't show the e-mail or the
10 letter to me -- (unintelligible) the letter that's
11 dated on February 19th?

12 Q. Yes, there is a note up here, February
13 the 19th, "letter dispute response."

14 A. Oh, so they did --

15 Q. The --

16 A. -- they sent out a dispute response
17 dated September -- I mean, February 19th? Or is
18 there -- is there any other response notated?

19 Q. So from February 9th, it goes to March
20 the 8th, where you requested the C&D. March
21 the 11th, filed complaint --

22 A. And then --

23 Q. March the -- March 15th, there was a
24 case number for the dispute of 14653791.

25 A. 3791? Okay. I didn't have that number.

1 Q. 91.

2 A. Yeah. I don't have that number.

3 Q. That was the dispute number.

4 A. Yes.

5 Q. On March the 15th, they said they
6 received incoming customer mail.

7 A. On March 15th?

8 Q. Correct.

9 A. Okay. That was incoming.

10 Q. Correct. It said "incoming." That's
11 correct.

12 A. Yeah, and I did send them a certified --
13 I don't know (unintelligible) --

14 Q. I'm sorry?

15 A. Is it -- so there's no other response
16 from them notated?

17 Q. That's basically what I see, ma'am, when
18 we talked to you February the 18th.

19 A. Right. You -- yeah, there was a
20 conversation on February 18th.

21 Q. Huh-uh.

22 A. Okay. And that's -- as far back as it
23 goes is that February 18th --

24 Q. The account goes -- the account goes --
25 the account goes all the way to the end of the

1 account -- to when we got the account in our office.

2 A. Back in, like, 2014?

3 Q. Let me look and see for you. 2013.

4 November the 19th, 2013, actually.

5 A. Oh, okay. What -- did you try to
6 (unintelligible) -- since 2021 -- 2022?

7 Q. I'm sorry. Repeat your question.

8 You're breaking up really bad. So I'm not hearing
9 every other word. Repeat the question.

10 A. I'm sorry. Did -- did they try to
11 contact me before 2020? So, like, did they try to
12 contact me in 2013?

13 Q. So we have to notify the customer that
14 we have their account. So we have to send a
15 notification letter to the customer to let them know
16 that we do have their account when we buy the debt.
17 So we do have to do that.

18 A. And it shows that you did that?

19 Q. Yeah, yes, it would definitely show that
20 we did that. It said the letter was sent --
21 returned address. It said the letter got returned.
22 It was sent to 5757 Erlanger Street and came back
23 undeliverable, and then the new address was updated
24 in February of 2014.

25 A. Oh, what is the new address? What --

1 what happened with that?

2 Q. It doesn't -- it doesn't -- it doesn't
3 say. It just said "new address updated."

4 A. Oh, okay. Okay. So do you think that
5 it -- that it -- it says there that they have now --
6 that they -- they finished the inquiry and cleared
7 -- that they're closing my account and that the
8 balance is zero.

9 Q. Your account is in a purged status -- is
10 what it says --

11 A. In a what?

12 Q. -- here online. "Purged." It has been
13 purged. So that means that you're not obligated to
14 pay the debt. It's in a purged status. So anything
15 else further to go to that, you would definitely
16 have to talk to the department that is handling this
17 account, which is the dispute department, and they
18 would provide you any information that you would
19 need. You can call the 1-800-772-1413, and their
20 extension directly is 10181.

21 A. And so I'll call them and ask them to
22 send me the revised letter with the correct name and
23 account number on it. You -- I mean, this is kind
24 of positive that the -- I mean, positive in the
25 sense of good that it sounds like the balance shown

1 from the collections standpoint is zero, right?

2 Q. I don't --

3 A. So you just --

4 Q. Is -- the account is purged, ma'am. I
5 don't see the balance being zero. I don't see that.
6 All I can use is the terminology that I have, and
7 that is the status of the account is purged. That's
8 all I can tell you.

9 It doesn't show on my end that the
10 balance is zero. So I can't tell you, "Yes, it
11 shows a zero balance." I can't tell you something
12 that I don't know anything -- or speak about
13 anything I know nothing about.

14 A. Okay. So you -- you don't really know
15 anything else. Thank you so much. You've been
16 informative and --

17 Q. No problem. I appreciate you, Laura.

18 A. Yeah, thank you. Bye.

19 Q. All righty. You can reach them at
20 8 o'clock on Monday morning, 8. They come in on the
21 Eastern Standard Time zone, 8 to 5, Monday through
22 Friday.

23 A. Okay. Thank you. Have a good weekend.

24 Q. My pleasure. You, as well.

25 A. Okay. Thanks. Bye.

1 Q. Thank you so much.
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2

3 Q. Thank you for calling Portfolio Recovery
4 Associates --

5 A. Hello.

6 Q. My name is Dakita Carter (phonetic). My
7 callback number is 1-800-774-1413. May I have your
8 first and last name?

9 A. My first name is Laura, and the last
10 name you have for me is Lynn, L-Y-N-N.

11 Q. Okay. Thank you for that. Could you
12 please verify your complete mailing address for me?

13 A. It's 500 -- 500 Amity Road, Suite 5B,
14 No. 306, Conway, Arkansas 72032.

15 Q. Okay. Thank you for that.

16 A. And is this the disputes department at
17 extension 10181?

18 Q. No, ma'am. I'll connect you to the
19 disputes department. Just give me one moment.

20 A. Thank you.

21 (On-hold background noise.)

22 Q. Hi. Good morning. Thank you for
23 calling Portfolio Recovery Associates. My call --

24 (Long pause in recording.)

25

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2

3 Q. Hi. Good morning. This is the disputes
4 department with Portfolio Recovery Associates. Our
5 calls may be monitored or recorded. This
6 communication is with a debt collector, but it is
7 not an attempt to collect a debt. My name is
8 Tynedra Russett (phonetic). May I have your first
9 name, last name, and account number?

10 A. My first name is Laura. The last time
11 you have for me is Lynn, L-Y-N-N, and the account
12 number is 5 -- can I just give you the last four
13 digits of it?

14 Q. No, I need the full account number,
15 ma'am.

16 A. Okay. [REDACTED]6049.

17 Q. And I'm sorry. May you state your name
18 once more for me, please?

19 A. Laura Lynn.

20 Q. Thank you. And may you verify your date
21 of birth as well as the last four of your social?

22 A. [REDACTED]-1962. Five -- sorry.

23 Q. It's --

24 A. 1083.

25 Q. Okay.

1 A. I had to do that in my head.

2 Q. All right. And are you calling about
3 the Capital One bank account that was opened on
4 March 8th, 2001, and the balance I see is \$2,997.63?

5 A. That's what -- allegedly, there's an
6 account of that, but that -- that's what you're
7 alleging. I'm calling because I received a letter
8 on January, February -- April 4th -- I had to do
9 that one in my head too -- 4-1-2021.

10 And the letter was addressed to my
11 address, 500 Amity Road, Suite 5B, No. 306, Conway,
12 Arkansas, 72032, and it says "Portfolio Recovery
13 Associates, LLC, has concluded its investigation of
14 your dispute and it's closing your account," and the
15 balance shows as zero.

16 Q. That is accurate --

17 A. Do you all have a record having some --

18 Q. Yes, I do show that this account was
19 closed in debtor favor. So in your favor.

20 A. Okay. So then why, when I started the
21 conversation with you, did you say are you calling
22 about the --

23 Q. Because I have to --

24 A. -- the account that has --

25 Q. -- because I have to provide that

1 information to you. That's just the part of the
2 protocol here because we have to conclude that this
3 is the account that you're calling for. I didn't
4 say it was open or closed. I just asked you, "Is
5 this the account that you're calling for?"

6 A. Oh, okay. So yeah. Because that makes
7 it a little scary to me, that, you know, like --
8 like, you didn't get rid of the account. So what I
9 need for you to do -- oh, what happened is you
10 actually wrote the letter, not you, personally, but
11 you know, your company.

12 Q. Huh-uh.

13 A. When I say "you," I mean Portfolio
14 Recovery Associates, LLC, but when you wrote the
15 letter, "Dear Laura Lyman" -- so the last name is
16 L-Y-M-A-N. So, like, when I first saw it, I thought
17 it was me because I sight read.

18 You know, I don't sound out words like
19 my five-year-old granddaughter. I actually, you
20 know, just see the "Laura" and then the "L-Y" and
21 the last "N" and I just presumed it was to me.

22 And -- but then when I went to document
23 it, I saw that the account number on the letter is
24 -- ends in 0992, and it -- none of the digits are
25 the same as mine, and it actually starts with a ■.

1 So it's quite different than mine. It is to the
2 same bank.

3 So the rest of the information looks
4 just the same as the original letter that I received
5 from you, but for some reason, do you -- can you
6 tell me why it has somebody else's account number
7 and name on it?

8 Q. Okay. So what is the name on the --
9 hold on. Let me -- hold on. Give me one second so
10 I can get -- gather all this information.

11 A. Okay.

12 Q. Okay. All right. So what is the actual
13 name on the paperwork that you received?

14 A. Laura, L-A-U-R-A, just like my name,
15 then L-Y like the first two letters of Lynn.

16 Q. Huh-uh.

17 A. And then the last three letters are
18 M-A-N, like the word "man." Mary, Apple, Nancy.

19 Q. Let me see something here.

20 A. And the last four digits of that account
21 number are 0992.

22 Q. And that's on the paperwork that you
23 received?

24 A. Yes.

25 Q. Okay.

1 A. And it's dated -- it's dated 3-18-2021,
2 but it did not arrive to my post office box until
3 April 1st, 2021.

4 Q. I see. I'm taking a look here because
5 that looks pretty strange. Does it give you -- it
6 doesn't give you the full account number? Just the
7 last four?

8 A. It does give me the full account number.

9 Q. Okay.

10 A. Do you want that?

11 Q. Please.

12 A. ██████████0992.

13 Q. Okay. Allow me one moment. That is so
14 strange. I --

15 A. Do you have that system in your account
16 number?

17 Q. I did pull up that account number, and I
18 do see here where your address was updated on this
19 account on March 31st. How that happened -- I don't
20 know how that person got your address. I don't -- I
21 really don't have a way to explain it.

22 A. The -- oh, you said that it was updated
23 on March 31st?

24 Q. Yes.

25 A. Okay. So somehow on March 31st, that

1 person's address got updated to my address. What's
2 on my account? Do you still have my address?

3 Q. Give me a second. Address update --
4 let's see. Can't -- oh, I do see here. Okay. So
5 it looks like -- I guess it was a bit of confusion
6 or just a mixup. They did -- went ahead and -- on
7 that same day on March 31st and they canceled -- I
8 guess the complaint came in some way and they --
9 they entered -- it says "entered on wrong account."

10 So it somehow got messed up, and whoever
11 was responsible for doing that work at that time had
12 to -- they had to go back and review and they found
13 out they had an error. So it is fixed on your
14 behalf. That person's address is no longer listed
15 as your address. Let's --

16 A. Okay.

17 Q. Yeah. I'm sorry?

18 A. So Laura Lyman does not necessarily have
19 a zero balance? She has some other balance?

20 Q. Right. Exactly. Correct.

21 A. The -- okay. So they meant this letter
22 to come to Laura Lynn at my address with my account
23 number, but when they went to generate the letter,
24 they had to input the account number and name again
25 or something? Is that what -- when they go to

1 generate the letter for me, did they -- like, that
2 person who entered the wrong data, when did they
3 enter that wrong data?

4 Q. I mean, I really can't go into too much
5 details on Ms. Lyman's account because that is a
6 different person, but the error was fixed --

7 A. Okay.

8 Q. Yeah, the error was fixed. They did
9 notice it. I guess they couldn't catch it before
10 the letter went out, but I can see here that it was
11 corrected for you.

12 A. (Unintelligible) you won't -- you aren't
13 going to send Laura -- did you send anything else to
14 me besides this letter and the one letter on -- it's
15 -- there's one letter dated February 19th, 2021. I
16 didn't receive that until, like, March 2nd, 2021 --

17 Q. Is that the fraud affidavit that you're
18 speaking of?

19 A. Yeah, the -- that's the fraud affidavit.

20 Q. Okay.

21 A. So that came to me, and then this second
22 letter that's dated March 18th, 2021, came to me and
23 it got to me on April 1st, 2021.

24 Q. Huh-uh.

25 A. And other than those two letters, were

1 there any other letters sent out to me that might
2 have gone to Laura Lyman instead?

3 Q. Well, as I'm looking at your account,
4 no. So I all I see is the fraud affidavit that was
5 -- it's listed on 2-18, but of course you got it
6 days later. That's just when it was requested for
7 you. Let's see --

8 A. So -- so those dates aren't the mailing
9 dates? Those are just, like, the --

10 Q. The request dates, yes.

11 A. That's when you generate the letter or
12 request -- oh, that's the request date?

13 Q. Yes.

14 A. But then, yeah, because I wondered why
15 it was so much further to when it got to me.

16 Q. Right.

17 A. And I, you know -- okay.

18 Q. So that's --

19 A. How come they never mailed me --

20 Q. I'm sorry. Go ahead, Ms. Lynn.

21 A. How come they never mailed that initial
22 disclosure?

23 Q. I don't believe they're going to send a
24 disclosure -- you're talking about for the mixup of
25 the account?

1 A. No, the -- the -- or they call it a
2 "mini Miranda," but -- where you -- you're supposed
3 to disclose to the -- like, no one ever told me that
4 I could ask for my verification of the --

5 Q. Of the -- of the debt?

6 A. -- debts.

7 Q. Okay. I'm --

8 A. And so I did (unintelligible) myself,
9 and I wrote three letters to you asking for the
10 verification of the debt, and I never got that.

11 Q. Oh, I'm so sorry. We have a specific
12 mail team that should have -- I believe they should
13 have put in a request to validate the debt for you.
14 So I'm sorry that that didn't happen for you at that
15 time. I'm not sure -- I can't speak for what
16 happened --

17 A. Okay.

18 Q. So that -- that's usually what happens.

19 A. Right. Are you able to do that now?

20 Q. Yes, ma'am. Let's see here.

21 A. Okay.

22 Q. Let me take a look at the account. I'm
23 trying to just pull up the statement on your
24 account. All right, Ms. Lynn. Well, actually, I
25 don't even have any statements on this account to

1 even send -- send to you. So that's probably why it
2 was closed in your favor. Let's see.

3 A. Oh, because there is no statement?

4 Q. Right. Right.

5 A. Oh.

6 Q. Yup.

7 A. Okay.

8 Q. Huh-uh. Yeah, so what they're --

9 A. -- so the whole thing says --

10 Q. So what happens is, yeah, they're --
11 they purchase the old accounts that have charged-off
12 debts. Some come with statements and some may not
13 come with statements.

14 So in your case, it didn't -- your
15 account didn't come with any statement, but that
16 doesn't mean they can't try to collect on the debt
17 unless you ask for validation.

18 And when you ask for validation, if we
19 have the information to send you, we'll go ahead and
20 send you out the statements from the original
21 creditor.

22 If we don't have any statements to
23 validate the debt for you and there is a dispute on
24 the account, we'll just go ahead and close the
25 account for you because we don't have anything to

1 say, "Well, there is no creditor stating that you
2 owe this, and this is how we validate it" because we
3 don't have any validation.

4 A. Okay. So now can you -- are you -- I
5 want to use the word "forbidden." You know, are you
6 not allowed anymore to sell this debt to anyone
7 else? Like, I don't go through this again in ten
8 more years?

9 Q. Right. This account is definitely
10 closed with us, yes.

11 A. Okay. It will not be sold to anybody
12 else?

13 Q. I'm not sure how that process works, but
14 I know for a fact that here, it's closed with us.
15 I've never seen an account get resold.

16 A. Okay. But --

17 Q. So I can't -- yeah, I can't say yes or
18 no because I've never seen an account get resold.

19 A. Oh, you're not aware that your company
20 does resell their --

21 Q. Right, the --

22 A. -- the ones they can't collect on?

23 Q. Exactly.

24 A. Okay. So can you do me one -- one more
25 -- a big favor? I don't know if I already asked you

1 this, but can you send -- generate a second letter
2 that says my --

3 Q. The account was closed?

4 A. -- my name and my account number on it
5 so I have something in writing besides the
6 recording?

7 Q. Yes, ma'am.

8 A. You know, because it's hard to show
9 people recordings; you know what I mean?

10 Q. Yeah, definitely.

11 A. Like, so, yeah. So if you
12 (unintelligible) --

13 Q. Yeah.

14 A. -- then that would be comforting to me
15 because right now, if I went, you know -- in ten
16 years from now, Portfolio Recovery Associates, LLC,
17 contacts me and says that I have this debt for
18 \$2,297.63, and I say, "No, you've already closed
19 that account," they will say, "No, we didn't. We
20 sent you a letter that says 'Laura Lyman' with a
21 different account number on it. We didn't close
22 your account."

23 Q. Right.

24 A. So that's what I'm afraid of.

25 Q. I understand.

1 A. So if you could send me a corrected
2 letter, then I will be able to sleep at night,
3 maybe.

4 Q. I definitely understand that. Yes, I
5 will go ahead and request that letter for you, and,
6 again, you should receive it within the next seven
7 to ten business days, okay, Ms. Lynn?

8 A. Okay. And what's your name again?

9 Q. My name is Tynedra. Tynedra, Tynedra.
10 Break it down. It's so long.

11 A. Tynedra?

12 Q. Yes.

13 A. What -- will you spell your name for me?

14 Q. T-Y --

15 A. I'm sure you have to spell it a lot.

16 H-E-Y --

17 Q. D-R-A.

18 A. N-E-D-R-A. Tynedra.

19 Q. Yup.

20 A. That's a beautiful name.

21 Q. Thank you so much.

22 A. Okay. Well, yeah, thank you, and I hope
23 to receive that letter, and then I hope not to hear
24 from your company ever again except for in my
25 litigation against them. Okay. Thank you.

1 Q. No problem. Have a great day.

2 A. You too.

3 Q. Thank you. Buh-bye.

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3 Q. Thank you for calling. This is Resa
4 Gore. You called in on a recorded line. Who am I
5 speaking with today?

6 A. Hi. My name is Laura Hammett. It used
7 to be Laura Lynn that I -- on the account.

8 Q. Okay. What did you say your last name
9 is now?

10 A. Hammett, H-A-M-M-E-T-T.

11 Q. Okay. And Ms. Hammett, how can I assist
12 you?

13 A. I just received a -- it's like an
14 account statement that allegedly is, you know,
15 belonging to me, and the numbers aren't matching up,
16 and so I called Capital One to find out why, and
17 they just transferred me to you. So --

18 Q. Okay. What is the last four --

19 A. That's how I ended up here.

20 Q. What is the last four -- last four of
21 your social so I can bring up information?

22 A. 7083.

23 Q. Okay. Give me just a moment. Okay. I
24 did locate your account. Let me get through just
25 the required disclosures real quick, Ms. Hammett.

1 The law limits how long you can be sued on a debt
2 and how long a debt can appear on your credit
3 report. Due to the age of this debt, we will not
4 sue you for it or report payment or non-payment of
5 it to a credit bureau.

6 Depending on the laws of your state,
7 certain actions such as making a payment or promises
8 to pay the debt may restart the last -- may restart
9 the time period for the filing of a lawsuit against
10 you, but even if that were the case, we still will
11 not sue you on this debt.

12 So the mailing we have for you is the
13 500 Amity Road, Suite 5B, 306, Conway, Arkansas,
14 72032. I see telephone number (760) 966-6000; is
15 that correct?

16 A. Correct.

17 Q. And do you want to update an e-mail
18 address at this time?

19 A. No.

20 Q. Okay. All right. So the balance is
21 \$2,297.63. What numbers are not matching up? And I
22 can check things on this end.

23 A. Okay. So it's -- do you see a statement
24 from April 7th, 2011?

25 Q. Hold on. I got to sign into that

1 program. Let me -- bear with me. My computer is
2 lagging a bit this morning. Okay. For some odd
3 reason, my system is not bringing up any statements.

4 I can see the -- what we call the "load
5 document," which is the information we get when we
6 first purchase an account, which has all of the
7 information. Like, I can tell you your principal
8 balance, which was the unpaid merchandise, the
9 \$1,9605, and there was \$381.58 of interest.

10 I'm sorry. I gave you the wrong
11 information. All right. So the principal balance,
12 which was the unpaid items, came to 1,399.91. Still
13 trying to see if these other statements will load
14 up, and unfortunately, I cannot get the statements
15 to open up.

16 A. Oh. (Unintelligible) the statements?

17 Q. Which are -- well, it's not loading any
18 statements at all on this end. Now, I do see
19 letters it looks like you sent in. One dated
20 March --

21 A. Are you still there?

22 Q. Yeah, I'm here.

23 A. Oh, okay. You're just reading.

24 Q. Yeah, I'm just still trying to get
25 things loaded up. I think most of the documents we

1 have here is, you know, the letters you sent in. I
2 see one here dated March 2nd that you'd sent in.

3 A. Can you see the letter?

4 Q. Yeah, I can see the letters. Here's one
5 from March 4th of 2021, and then March 15th.

6 A. I spoke to you once before, I think.

7 Q. To me --

8 A. (Unintelligible) -- yeah, do you show
9 that?

10 Q. Hold on. I can review the notes here
11 because any time we put a note in, it puts our
12 identification numbers in.

13 A. Yeah, I think you said to me -- Resa
14 Gore, right?

15 Q. Yes, R-E-S-A G-O-R-E.

16 A. Yeah, I just remembered that name. It's
17 kind of an --

18 Q. Unusual.

19 A. Unusual.

20 Q. Unique.

21 A. Yeah.

22 Q. The first name is unique. The last name
23 is common, political, you know, but I don't see my
24 number in here, but it doesn't mean that it probably
25 didn't -- because if it happened -- so, anyway,

1 unfortunately I cannot bring up those statements,
2 and I do apologize for that.

3 A. That's weird. You don't see where we
4 spoke?

5 Q. No, ma'am. I do show that you had
6 spoken with several people.

7 A. Yeah, you had -- (unintelligible).
8 That's funny. I don't -- like, right in front of
9 me. I don't feel like going and getting them just
10 because I was -- anyway, back to what I called about
11 because that's the thing that's, like, perplexing to
12 me.

13 Q. Okay.

14 A. I was going to call on Tuesday -- I
15 received a copy of a statement, and so I don't know,
16 like, why it's not pulling up on your end but --

17 Q. I don't know. My system is just not
18 loading it today.

19 A. -- okay. Maybe you can answer just,
20 like, in general. So because, like, I don't have
21 much experience with credit cards.

22 Q. Right.

23 A. And you know, like, I basically just pay
24 them when they come, and, you know, I usually pay
25 everything off in full, but here it's saying --

1 okay. Do you have, like, a -- just somebody else's
2 credit -- Capital One statement that you can pull up
3 that you can see what I'm talking about?

4 Q. Unfortunately, no, because my shift just
5 started. So you're actually my first phone call for
6 today. So I don't have any other accounts that I
7 can access at this point in time.

8 A. Okay. Well, let me -- let me tell you
9 -- and you do this all the time. You might, like,
10 recognize --

11 Q. Yeah, I've been with this company for
12 12 years, yes.

13 A. Wow. Okay. So, let's see. You know
14 across the top it says -- not the top but, like,
15 kind of the middle of the page, it says "previous
16 balance minus payments and credit plus fees and
17 interest charged plus transaction equals new
18 balance"?

19 Q. Correct.

20 A. Okay. And new balance is 1,916.05,
21 which is consistent with that first number you said,
22 the charge-off amount.

23 Q. Right. That is the charge-off amount
24 and I do see that, and, you know, I saw that on that
25 one thing. That was the charge-off amount. So that

1 was the principal balance plus the interest and fees
2 that had accumulated on the -- the principal
3 balance.

4 A. Okay. Then there's another -- like,
5 down below on the right-hand side, like, the right
6 half of the page, there's something that says -- of
7 course, it says "Help is available," and gives their
8 phone number, which is the one I called this
9 morning.

10 But then it says "interest charged
11 calculation," and the interest charged calculation
12 is broken down into type of balance, being purchases
13 and cash, then annual percentage rate, APR, and then
14 balance subject to interest rate, and the interest
15 charge.

16 So, you know, they just went straight
17 across and said, like, "Okay. This balance is
18 subject to" -- and all right. So I'll give you the
19 -- one of them was the purchases, let's say, okay?
20 So the purchases \$1,261.77. Did you write that
21 down?

22 Q. You said 1,200 -- what was it?

23 A. 61 and \$0.77.

24 Q. Okay.

25 A. Okay. Now, the cash balance is \$599.65.

1 Q. And that's a cash balance?

2 A. Yes.

3 Q. Like, a cash advancement, maybe, because
4 I know on charge cards, you can get cash
5 advancements.

6 A. Oh, I don't know. I mean, I don't do
7 those --

8 Q. Usually, cash advances are only up to a
9 couple hundred dollars, but it also depends on, you
10 know, your credit line and your credit score at the
11 time the account was opened up.

12 A. Oh. Okay. Well, so -- and I don't
13 recall, you know, taking a cash advance out on any
14 credit card, ever. I don't know why I would have
15 done that. I --

16 Q. It's most definitely not something I
17 recommend because the interest is higher on cash
18 advances.

19 A. So the interest rate on both of these --
20 it's actually the same for the cash and the
21 purchases but the interest rate showing is
22 29.40 percent and then followed by the letter "D."

23 Q. What was that? I'm sorry.

24 A. 29.40 percent and a capital "D" after
25 that. So -- and then I did see --

1 Q. Like a variable -- variable interest
2 rate?

3 A. Is that what "V" means usually on the
4 Capital One account?

5 Q. I would -- I would say yes. I mean, I
6 have a Capital One account at home, and, to be
7 honest, I never really checked my statements that
8 closely, but I would assume that the "V" is like a
9 variable interest rate.

10 A. Oh, "D" like as in dog.

11 Q. Oh, "D" like in dog?

12 A. Not "V" like in variable, yeah, and I
13 think that, like, on the second page of the credit
14 card statement, it might say what these letters
15 stand for, but I -- so the print is so tiny. I can
16 barely even read it. You know how hard it is to
17 read that kind of --

18 Q. I just -- I just did a Google because I
19 love Google. So I put in there "What does the D in
20 the interest rate on the Capital One statement
21 mean?" And it says "The interest rate is charged on
22 top of the principal by the lender for the borrower
23 for the use of assets. The interest rate also
24 applies to earned -- amounts earned at a bank or
25 credit union from a deposit account." So apparently

1 it's just the type of interest rate.

2 A. Okay. So the annual percentage rate.
3 So this is -- the first problem that I'm having is
4 you added those two numbers, the 1,261.77 and the
5 599.65. It comes out to \$1,861.42, but the previous
6 balance is \$1,834.57.

7 So they're close, but they're not --
8 they're, like, \$30 off, you know, \$28 off, something
9 like that. So why is there a difference between the
10 subject balance to interest rate? Wouldn't those
11 two balances equal up to the previous balance?

12 Q. Okay. Is there late fees included in
13 that? Or any over the credit limit fees? Because
14 that could be the difference.

15 A. So there is a past due fee, but that
16 would be, like, included, and then is that the --
17 the past due fee is \$35, and if you add 35 to
18 1,834.57, you get 1,869.57. So 1,869.57 is still
19 not the same as 1,861.42. So they just don't match
20 up.

21 Q. And I wish my statements would load so I
22 can see exactly what it is you're talking about.

23 A. Are you trying to get your statements
24 for just, like, a generic -- on somebody else's
25 account? Or you're still trying to get to my

1 statements --

2 Q. No, yeah, I mean, and it's still not --
3 like I said, I can't bring up any other accounts at
4 this point in time because I just got to work.

5 So --

6 A. My -- (unintelligible) -- is the account
7 documentation on mine coming up? Or you can't find
8 that?

9 Q. Okay. All -- like I said, all -- all I
10 can bring up with your account is that load
11 document, which is the paper that we get when we
12 purchase the account, you know.

13 It has, like, your address at that point
14 in time is 5757 Erlanger Street there in San Diego,
15 and it has last four of your social, your date of
16 birth, and the date the account was opened, the
17 first date of delinquency, charge-off date, last
18 payment date, charge-off amount, current balance,
19 charge-off interest, charge-off fees, which
20 surprisingly was zero because usually Capital One,
21 who bought HSBC Bank charges, you know, charge-off
22 fees, but there was none on yours. It shows that
23 it's a Capital One, US Bank, principal balance --

24 A. (Unintelligible). What's a charge-off
25 fee? Like to -- like if they had it, what --

1 Q. Okay. Charge-off fee -- Capital One --
2 and they must have started this after your account
3 was charged off because I see it a lot on the newer
4 -- newer accounts.

5 And basically what it is is when an
6 account is charged off, charge off is when they move
7 it from a paying status to non-paying status on the
8 credit bureaus. So that entails some paperwork,
9 some documents, all this good stuff.

10 So Capital One now charges a charge-off
11 fee and I have seen that be anywhere from, you know,
12 50, 60 bucks up to several hundred bucks based on
13 the total balance of the delinquent account, but
14 apparently your account was charged off prior to
15 that happening because your account was actually
16 charged off in 2011.

17 Now, the account itself was maintained
18 for nine years. It was in an open status for nine
19 years. It was opened up May 8th of 2001, and the
20 last payment was June 4th of 2010. Capital One
21 charged it off April --

22 A. Okay.

23 Q. -- 8th of 2001?

24 A. How much was the --

25 Q. Do what? I'm sorry.

1 A. How much was the payment amount? How
2 much was the last payment amount?

3 Q. It's not showing on that screen. Let me
4 check on the other screen. Give me just a moment.
5 Okay. So last purchase was August 31st, 2010, and
6 it's not showing me the last payment amount.

7 A. That's really weird. So the last
8 purchase -- does it show what the last purchase was?
9 Or the amount of the last purchase?

10 Q. No, it just shows me the date, August
11 31st, 20 -- 2010.

12 A. Does it show who signed, like, for the
13 purchase?

14 Q. No, and even when we purchase accounts,
15 we don't get the signature documents, you know,
16 like, the -- what you sign when you purchase
17 accounts, you know.

18 So we can't even tell you if it was an
19 online purchase or, you know, purchase at a store or
20 anything like that, and, again, without being able
21 to bring up any of the statements -- and I can't get
22 any statements to even pull up to even show that
23 there's statements on file -- which kind of ties my
24 hands of being able to best help you.

25 A. Okay. So, but you -- I got this mailed

1 to me by your company -- this was given to me by
2 your company in the mail. So --

3 Q. Right. And, I mean, it looks like the
4 account was in the disputes department at that point
5 in time. So they might be able to have access to
6 different documents. Are you -- let me ask you
7 this, Ms. Hammett: Are you still disputing the
8 account? Or --

9 A. Yeah, yeah, I am. I'm disputing it and
10 I got this -- they -- they gave me this statement,
11 but the statement doesn't make any sense because,
12 like I told you, the previous balance doesn't equal
13 the balance that was subject to interest rate.

14 So that's why I called to ask you, like,
15 what am I missing here? Like, if there's some --
16 like, have you ever seen that happen before, where
17 the balances subject to interest don't equal up to
18 the previous balance?

19 Q. Again, to be honest, I never really paid
20 that much attention to it before, you know. I never
21 dissected my -- my credit card statements, you
22 know --

23 A. I think -- (unintelligible).

24 Q. Do what? I'm sorry.

25 A. I'm sorry. Don't you -- well, don't you

1 call people all the time and, like, try to get them
2 to pay the, you know, balance? And then don't they
3 ever ask you that? Like, you --

4 Q. I -- again, I've been with this company
5 for 12 years, and I've never, ever had anyone ask me
6 that particular question. You know, usually, I do
7 statements with them, you know --

8 A. -- okay. I guess what I was trying to
9 find out is if this was normal because since I don't
10 have any experience with credit card statements, I'm
11 thinking, like, you might have something that you'd
12 say, like, "Oh, yeah, that -- they do that because"
13 -- like, like, you had suggested maybe it had to do
14 with the (unintelligible). But, you know, having
15 the QE (phonetic) in doesn't change things, either.

16 So, you know, it still doesn't match up.
17 So I was just wondering if there was some kind of,
18 like, way that -- that, you know, this happens to
19 other people, but it hasn't happened to anyone that
20 you've spoken with in 12 years?

21 Q. No.

22 A. I know, like --

23 Q. The only thing I can really suggest --
24 and maybe this will be helpful -- is --

25 A. Yeah.

1 Q. -- I can get you over to our disputes
2 department.

3 A. Okay.

4 Q. Because, like I said, they might be able
5 to bring up different things in our statement -- in
6 our system than what I'm able to do. I just know
7 that --

8 A. Yeah.

9 Q. -- in my computer, in my department, I
10 cannot bring up that particular statement that
11 you're questioning.

12 A. Okay. Are they there today, the
13 disputes department? Because it's the weekend.

14 Q. You know, I'm not sure. I will try to
15 get you transferred over there, but let me give you
16 their telephone number too.

17 A. Right.

18 Q. Because it does show they're only open 8
19 to 5. So I don't know if that's every day or just
20 Monday through Friday, but let me go ahead and give
21 you their -- their direct line number, and then,
22 that way, if I can't get you transferred over there
23 you can call that number on Monday, okay?

24 A. Okay. Okay.

25 Q. Okay. So their number is (866) 428-

1 A. 428.

2 Q. -- 6589.

3 A. Yup, 6589. That's --

4 Q. And if it asks -- if it asks for an
5 extension, it's 10181.

6 A. 10181. What's that stand for?

7 Q. That's the extension number.

8 A. 101 -- oh --

9 Q. Like, if you call -- like, if you call
10 the number that you just called, and it says "If you
11 know your party's extension, please enter it now,"
12 that would be what you put in, the 10181.

13 A. Okay. And then let me ask you one more
14 question since you've been so helpful.

15 Q. Certainly.

16 A. So you might have the answer to this
17 one. So when I first started giving you the data,
18 it says 1,834.57 plus fees and interest charged --
19 oh, I know what it was.

20 I -- I went in and I subtracted the fees
21 and interests charged -- I mean, I subtracted the
22 fees, the \$35 fee, and so I came up with the 18 --
23 with the 18 -- what the previous balance would have
24 been without the fees if you had -- and it was, like
25 1,869.57.

1 So that -- that's what the previous
2 balance is showing, if you don't include -- how do I
3 do this? I'm sorry. I'm getting mixed up.
4 Anyways, I worked backwards.

5 Oh, I took the \$35 off the 1,916.05.
6 That's how I did it. Okay. So I take the -- I took
7 that off to find out what my new balance should be,
8 and then I just use that 29.4 percent interest.

9 And I went -- I just went on a, like,
10 calculator and put in the 1,834.57 and the
11 29.40 percent, and it didn't come up quite right.
12 And so I, like, tried messing around and seeing,
13 like, what would come up right, and 1,836.07 is the
14 number that would come up.

15 Q. Huh-uh.

16 A. That -- that would be right.

17 Q. Again, ma'am --

18 A. Like, if I --

19 Q. -- I don't know if on credit cards --
20 again, is the interest compounded daily? Is it a
21 variable interest? I mean, that's stuff that, you
22 know, I know it's in the fine print of all the
23 documents when you first sign up for an account.

24 You know, and I know just like with any
25 loan, you know, your mortgage or vehicles, you know,

1 some interest compound daily. Some interest
2 compound just, you know -- just straight interest.
3 Some is variable. It's really hard to calculate,
4 you know, exactly where those numbers are unless you
5 have that program that can, like, do a variable or a
6 daily or whatever the case may be.

7 And, again, without being able to
8 visually see the statements that you're looking at,
9 it's hard for me really visualize everything. I
10 mean, there's aspects of it that I can visualize
11 just based on my own statements at home.

12 A. Okay.

13 Q. And I know that, you know, a lot of that
14 is very confusing. Math was never my forte in high
15 school -- in grade school. I will admit to that,
16 but yet all of my jobs that I've had over the last
17 20 years --

18 A. I love math.

19 Q. -- 30 years have been math.

20 A. Well, I love math and this is driving me
21 mad, and so I see that the difference is \$1.50
22 between the balances. So, like, maybe somebody
23 added \$1.50.

24 I think that it -- I think that I know
25 what they did wrong, but I just wanted to find out

1 if -- like, I don't -- I don't think that these were
2 the actual numbers. I think somebody put them there
3 and -- and they calculated backwards. So, anyways,
4 I --

5 Q. And all of that would have been done
6 when Capital One actually had the account prior to
7 us getting it because, you know, all of the
8 statements were sent out prior to our purchase date,
9 which was November of 2013.

10 And so by the time we purchase an
11 account, you know, all of those fees, interest, the
12 whole nine yards, has already been calculated in
13 there, and we can only go by statements that we are
14 able to pull up or provide, that load document,
15 which I had which, you know, just had some basic
16 information.

17 A. Do you usually have these full
18 statements? Like, do they come in when you buy the
19 whole package?

20 Q. It depends. It depends. Now, I've had
21 some accounts -- now, accounts that have been opened
22 up as long as this one has, we obviously don't get
23 all of the statements. I mean, that would be next
24 to impossible, because, like I said, you're talking
25 about a nine year -- of an active, open account

1 versus, you know --

2 A. Right.

3 Q. -- an account that maybe was just open
4 for one or two years. So sometimes I get all of the
5 statements. Sometimes I don't, and sometimes it's
6 just random statements or they'll be -- I've worked
7 accounts where I've have several statements, and
8 then there will be four or five months no
9 statements, and then statements start again.

10 Usually the four or five months of
11 missing statements is because there were a zero
12 balance on that account, and then purchases were
13 made again and that's when the statements regenerate
14 to us.

15 So it basically just depends on what the
16 original creditor does supply us and, again, I mean,
17 our technology has increased. We do get more
18 information now on the newer accounts than, you
19 know, some of these more older accounts, you know.

20 Because I'm looking at this account too,
21 and your charge-off amount was the 1,916.05, but
22 when we purchased the account, the balance was up to
23 \$2,297.63. So my experience, because I actually
24 have worked for this company since 2009 -- was it
25 2009? What year did I start? Seems like forever.

1 Whatever 12 years ago was.

2 Anyway, we used to -- or they used to
3 continue to accumulate interest on that unpaid
4 balance because when I first started working for the
5 company, we would negotiate interest rates to lock
6 in the payment plans.

7 Now -- and it makes sense now -- it's
8 redundant to charge interest. If an account has
9 gone delinquent, and, you know, why continue to
10 charge interest? That's going to make it harder for
11 the client to do any type of repayment.

12 So years ago, all interests on our
13 accounts stopped. We work with the dollar amount
14 that was charged off. So, like, if you look at
15 these two numbers -- hold on. I can tell you what
16 they are.

17 A. Yeah, the 1,916.05 and the 2,297.63.

18 Q. Yeah, \$381.58 of interest that these
19 accumulated on this account after that initial
20 charge-off date.

21 A. Okay. And who -- like, do they have the
22 credit card? Like, any proof to me that I have that
23 account? Like, I just don't even remember it. So
24 do you, like, a --

25 Q. Well, you -- you have a statement there.

1 Was the statement going to an address that was yours
2 at that time?

3 A. On the statement, there -- I don't know
4 if it was at that time. I had that address in the
5 past, but I don't know if that's the date that I
6 moved there and, you know, lived there.

7 Q. Is that the Erlanger Street address --

8 A. (Unintelligible). No, that was the
9 other weird thing. So, like, you have Erlanger,
10 which is actually not a good address for me. It
11 never was, but I know why they -- like, I was -- I
12 put utilities in my name at one point but I never
13 moved there, and then, like, I immediately decided
14 not to move there. So I, you know -- but somehow
15 they ended up with that 5757 Erlanger, but on the --

16 Q. Well, yeah, that's what I --

17 A. The (unintelligible) -- what's that?

18 Q. I said that was the address provided to
19 us by Capital One when we first purchased the
20 account.

21 A. Why would they give you an address that
22 was, like, some place that I got involved in after
23 the charge off?

24 Q. Well -- and that, again, I mean, I don't
25 know. I don't know because of the simple fact that,

1 I mean, this is information given to -- it could
2 have been they got it off your credit bureau -- like
3 you said, if you put utilities in your name, they
4 might have located it on a credit bureau or they
5 might have got a notification, like, if you filled
6 out any change of address through the postal service
7 or anything like that because we do get those from
8 Capital One --

9 A. I'm sorry. You -- who -- who got the
10 update? You or Capital One?

11 Q. That was the information that Capital
12 One provided us. So that was what we got from
13 Capital One when we purchased the account back in
14 2013. Now, I was looking through the notes --

15 A. Okay.

16 Q. -- and it looks like the first time we
17 actually spoke with you -- let's see here -- March
18 of 2017 we called a number, (870) 496-2653, but
19 wasn't able to identify who we were talking to, and
20 then --

21 A. Right.

22 Q. -- April, the same thing. The person
23 said that they didn't want to be on the recorded
24 line --

25 A. That -- (unintelligible).

1 Q. Huh?

2 A. That was a landline.

3 Q. Okay.

4 A. Sorry.

5 Q. And then the next time we spoke to you
6 was February of last year. You spoke with Tabitha
7 Boshears, and you had stated you got a lot of missed
8 calls and -- and at that point in time, you told us
9 that the number we had called -- apparently, it was
10 a (760)966-6000 -- it was a work number?

11 A. Right.

12 Q. Okay.

13 A. Yeah, (unintelligible) --

14 Q. So we mark that -- okay. And so we
15 marked that "no calls at work," which stopped
16 numbers going to that. Then we received
17 notification of a bankruptcy that you were doing pro
18 se, and that would have been March?

19 A. Oh, okay. Yeah --

20 Q. And then -- do what?

21 A. I have to ask you a question. I have to
22 ask you a question. Do you have a record of what
23 they called me before I talked to Tabitha Boshears?
24 Like, with the calls I didn't answer -- because I
25 was getting calls and they were saying, "Hi. This

1 is Resa Gore on a recorded line for Laura Lynn" --

2 Q. Right. And those were the two calls
3 that -- in April -- that the number ended in 2653
4 that we had actually spoke with someone. It's --
5 because we weren't able to identify anyone on -- at
6 one, you just -- he or she -- it says "Laid down
7 phone, hung up," and the second one says "Laid down
8 phone, asked company name, and then said they didn't
9 allow recorded line and then hung up."

10 So these were the numbers that went to
11 the 2653. Those were the two calls, and then the
12 next communication was when you spoke with Tabitha
13 Boshears February of last year. So right about a
14 year ago.

15 And then we received the information of
16 the bankruptcy pro se. We also got a -- some
17 written documentation on March 15th. That was those
18 letters that I was looking at. Then you spoke with
19 April, someone in another office.

20 That person is no longer there. So I
21 can't see their name, and it looks like we restated
22 the accounts -- and then it looks like you spoke
23 with a Sherise Hinkins (phonetic).

24 A. I don't remember that name.

25 Q. And transferred you to disputes that

1 day. That would have been April 12th.

2 A. Okay.

3 Q. Disputes said that you received a letter
4 with someone else's account info for a Laura Lyman.

5 A. Oh, yeah, right, right. I remember
6 that.

7 Q. Okay. And --

8 A. Wait, let me back you up one second
9 because this is -- another thing that, like, I am
10 very confused about is that I remember getting calls
11 before that -- the one to Boshears.

12 Q. Huh-uh.

13 A. And just hanging up. Like, do you have
14 a record of the number of times that they tried
15 calling me and didn't get connected? Or didn't
16 have --

17 Q. We do -- we do have a call log. Let me
18 -- let me see if I can get that loaded up. Bear
19 with me, please.

20 A. Oh, thanks.

21 Q. Okay. So all right. A lot of the
22 numbers ended in 6000. Prior -- and that was --

23 A. Yes.

24 Q. -- prior to what date here? Okay. So
25 it looks like starting November 18th, 2020, that's

1 when we were calling that number. Prior to that, we
2 were calling the number ending in 2653. There was
3 also a (760) 470-1644 number. It looks like we just
4 called that a couple of times. At (805) 295-1148
5 and then (870) 496-2653 -- okay. That's the wrong
6 number.

7 A. So just concentrating on this 6000
8 number, the one that I'm calling from right now.

9 Q. Yes.

10 A. I -- what -- like, if you had tried
11 calling me and, like, your person spoke to me but I
12 didn't talk back, would they have marked something
13 on the account?

14 Q. What it would -- what it comes up is a
15 -- because we disposition using different codes like
16 "answer machine, no message," "unknown party, did
17 not ID." It means whoever answered the phone, we
18 weren't able to identify them as the client or as
19 you.

20 A. Okay.

21 Q. "Unknown party, did not get ID."

22 A. (Unintelligible) --

23 Q. Dead air.

24 A. If I just -- dead air. Okay. So dead
25 air. Do you have dead air calls before that

1 November 18th?

2 Q. I'm seeing a lot of no contacts, invalid
3 numbers, but no dead air.

4 A. (Unintelligible).

5 Q. Okay. Here's no -- no -- "no contact,
6 no answer," "answer machine, no message left," "no
7 contact, no answer," "wrong number," "third party,
8 wrong number," "no contact." The "third party,
9 wrong number" was the 2653 number.

10 A. Okay. But the other ones that -- you
11 called the (760) 966-6000. You called that on the
12 -- before November 18th, only there just wasn't any
13 response from me, like --

14 Q. Any time --

15 A. -- it's --

16 Q. -- we dial a number, it -- our system
17 documents it.

18 A. Yeah.

19 Q. So the first documentation --

20 A. Okay.

21 Q. -- I see for the 6000 number is on
22 November 18th, 2020.

23 A. That's the first documentation you see?

24 Q. Yes, ma'am.

25 A. Why would I have documentation of

1 earlier calls from your company, and I called back
2 and they said, like, you know, "Portfolio Recovery
3 Associates"? Their -- you know, they have their --
4 their recording that I heard, like, when I, you
5 know, call in there.

6 So, you know, I verified that's who it
7 was, and then why would you not have anything on
8 your call list now, like, on -- like, is there a way
9 they can delete those?

10 Q. No, we -- there is no way we can delete
11 any of our call list. The person that -- okay.
12 You're right. We did -- I did see -- I went all the
13 way back to when we first purchased the account. So
14 December 8th, 2018, I do see the 6000 number, got an
15 answering machine.

16 A. Okay.

17 Q. It looks like that we called it again on
18 December 12th of that year. Someone said, "third
19 party, wrong number." Then we start dialing a
20 number, (760) 722-3337, and then about March of 2017
21 is when we start calling (870) 496-2653, and then
22 March of 2018, we dialed a number, (760) 439-8660.

23 A. That was my old boyfriend's number from,
24 like, way back. That was from, like, 2001.

25 Q. Yeah, and then, like I said, for some

1 other reason, the 6000 number didn't come back into
2 play until -- there it is -- the November 18th of
3 2020.

4 A. So the reason why it's so important to
5 me is because I have a record of earlier calls, and
6 now I'm being told by Portfolio Recovery Associates
7 that they did not call that number, but I know that
8 they did. And so I'm trying to find out why or how
9 they don't have it showing up. Like, you can't see
10 it anymore. So --

11 Q. Well, again, I can only go with what my
12 -- you know, what I'm able to bring up on my system
13 here, and I do know that our system of documents,
14 every number -- whether it's, you know, we're
15 calling out or someone is calling in, our system
16 imprints that into the call log.

17 And however, like, when we're done with
18 our conversation, you know, however I disposition
19 this call is how it will show. Like, it -- I will,
20 you know, show that I spoke with a customer, account
21 unresolved, you know, type of deal.

22 A. Right, right. Okay. Well, I guess, you
23 don't know who the phone company is, do you?

24 Q. No, ma'am; I don't.

25 A. Okay. That's what I'm trying to find

1 out.

2 Q. That's decisions made at our corporate
3 office. You actually called into our Kansas office,
4 and so, you know, I know what our procedures and
5 policies are and what I'm able to access from here.

6 But when it comes to the fine intricates
7 of, you know, who is our phone service, who handles
8 our internet, you know, stuff like that, that's
9 information that I -- I don't need to do my job.
10 But, like I said --

11 A. Okay.

12 Q. -- I mean, I can get you transferred
13 over to the disputes department if they're open. So
14 I can put you on a brief hold, and if I can get
15 someone on the line there, I'll transfer you
16 through. If not, I'll get back on the line and
17 just, you know, again, recommend that you call them
18 on Monday.

19 A. Okay.

20 Q. All right.

21 A. Thank you.

22 Q. Not a problem. Give me a moment.

23 AUTOMATED VOICE: Thank you for
24 contacting the Portfolio Recovery Associates, LLC,
25 Dispute Department. Our office is now closed. Our

1 hours --

2 Q. All right. Ms. Hammett?

3 A. Yes.

4 Q. Okay.

5 A. Yes.

6 Q. They are closed on the weekends. So I
7 got the recording that their office is now closed.
8 So, again, you know, just call that number on
9 Monday. They're open 8 to 5 Eastern Time, which
10 would be 7 to 4 our time. So --

11 A. Okay. Thank you.

12 Q. All right. Well, good luck to you.

13 A. All right. Thanks.

14 Q. All right. Have a blessed day.

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2

3 Q. Hello. This is Portfolio Recovery
4 Associates, Lawanda Copeland speaking. How may I
5 help you?

6 A. Hello. I'm sorry. I didn't get your
7 name.

8 Q. My name is Lawanda Copeland.

9 A. Okay. That's a tough one. I called on
10 Saturday and spoke to Resa Gore, and she said to
11 call back and talk to somebody from the disputes
12 department because she couldn't answer my question.

13 Q. What's your name?

14 A. My name is Laura Hammett. It used to be
15 Laura Lynn.

16 Q. Could you verify the last four of your
17 social?

18 A. 7083.

19 Q. Okay. So the law limits how long you
20 can be sued on a debt and how long the debt can
21 appear on your credit report. Due to the age of
22 this debt, we will not sue you for it or report
23 payment or non-payment of it to a credit bureau.

24 Depending on the laws of your state,
25 certain actions, such as making a payment or

1 promises to pay the debt, may reset the time period
2 for the filing of a lawsuit against you, but even if
3 that were the case, we still will not sue you on
4 this debt.

5 It looks like this account has been
6 purged. This is a Capital One account. How can I
7 help you, ma'am?

8 A. What does "purged" mean?

9 Q. Purged means we're no longer collecting
10 on it.

11 A. Oh. So I -- I got a copy of a statement
12 from Capital One, and it is kind of odd because, for
13 one thing, it didn't show up -- Resa Gore said she
14 couldn't find it in your old account level
15 documents. So I'm wondering if you could find it.

16 Q. What are you looking for?

17 A. It's a -- it looks like a statement from
18 Capital One, and it's my name -- my old name on it
19 and it says "address," but it has -- like, the
20 numbers don't quite come out right for -- for what,
21 you know, they say that the interest charges were.

22 And I don't where this was obtained
23 because I had asked for it earlier, and it didn't
24 come to me. And then when I asked Resa Gore about
25 it on Saturday, she said she doesn't see it in my

1 sort of PRA Net (phonetic) that you're looking at.

2 Q. Well, I mean, what's the -- did the
3 letter come from us? Or someone else?

4 A. Yeah, it came from -- someone in your
5 company got it to me.

6 Q. Is it -- does it say Portfolio Recovery
7 Associates on that letter?

8 A. It says PRA.

9 Q. Okay. All right. And does it have the
10 account number on there? The last four is 6049.

11 A. Yes.

12 Q. Okay. So I just wanted to make sure
13 we're speaking on -- seeing the same thing.

14 A. Right. Right.

15 Q. So, now, the letter that you received --
16 let me see. The last letter that we sent was a
17 dispute letter. It looks like it was disputed on --
18 well, we -- you wouldn't have received that that
19 soon because that was on February 5th.

20 A. February 5th of this year?

21 Q. Yeah, that it was disputed for an
22 incorrect balance -- is when you disputed it on the
23 5th.

24 A. No, that's when I -- (unintelligible)
25 Resa Gore.

1 Q. So you wouldn't receive that letter yet.
2 The letter you're speaking of --

3 A. Hello.

4 Q. Okay. So I don't know what letter you
5 received or what letter you're speaking of, ma'am.
6 To be honest, ma'am, just looking over the account,
7 I don't know what letter it is. We sent out a
8 validation request letter --

9 A. This is actually a Capital One credit
10 card statement, and then at the very top, it just
11 says, like, a kind of -- you can tell that it's not
12 part of this document. It says "PRA," but so you
13 don't have --

14 Q. But it may be the validation from your
15 statements. It's just a letter from Capital One
16 with your statements on it. It will have, like,
17 your balance, your interest --

18 A. Validation --

19 Q. I'm sorry.

20 A. Right. Right. It is -- it's supposedly
21 a -- some kind of validation of the debt, but the
22 validation is inaccurate. Like, even if it was
23 mine, which it's not, but even if it was, they
24 wrote, like, the interest on the -- (unintelligible)
25 -- the purchases and the cash subject to the

1 interest rate and then the interest charge.

2 And then I put those same rates and
3 charges and subject balance into an interest rate
4 calculator, and it didn't come out the same as the
5 amount that you -- and I tried it, you know.

6 Like, first I did it by compounding it
7 once monthly, and then -- then I tried it by
8 compounding daily for 31 days because it was a
9 31-day month, and both times the calculation came
10 out with a different amount than is on the --

11 Q. I mean, the thing is, ma'am --

12 A. (Unintelligible). It's not --

13 Q. I understand what you're saying, you
14 know, as far as your interest and all of that. That
15 may be wrong, but what I'm saying is the account is
16 purged. So we're no longer collecting on it.

17 There's -- you don't have to worry about
18 the account. You can actually disregard any letter
19 or anything that was prior sent to you in regards to
20 it. We'll send you out a letter stating that the
21 account was purged.

22 A. Does that mean that they're waiving the
23 debt? Or does that mean --

24 Q. Yes, yes.

25 A. -- there was no debt in the first place?

1 Q. No, they're waiving it. Basically,
2 they're closing it, closing it out. So it's not
3 something that's reporting on your credit report or
4 nothing like that.

5 We're just going ahead and purging it,
6 okay, from our system, meaning that we're not going
7 to be collecting on it. So we're not going to be
8 calling you or anything of that nature. It's
9 non-collectible at this point.

10 A. Oh, what about the tax consequences?
11 Are they going to send me a 1099-C?

12 Q. No, ma'am.

13 A. Why would they waive a debt and then not
14 give a 1099-C?

15 Q. This isn't -- give me just a second.
16 I'm going to send you over to another department,
17 okay? That department can --

18 A. (Unintelligible).

19 Q. -- the disputes department and they can
20 discuss it with you, okay?

21 A. Great. Thanks.

22 Q. All right. Hold on.

23 (Ring tone.)

24 Q. You have reached the Disputes Department
25 with Portfolio Recovery Associates. How can I help

1 you?

2 A. I have a transfer. The account number
3 -- are you ready? Or do you need the account
4 number?

5 Q. Yeah, I'm going to need the account
6 number. One second, okay? Give me one quick second
7 to get her thing pulled up over here. All right.
8 What's the account number?

9 A. It's [REDACTED] 6049. The name is
10 Laura Lynn. The account is purged, but she's --
11 she's calling about a letter she had received in --
12 about the interest -- something about the interest
13 is wrong.

14 I told her that the account has already
15 been purged, but she's still having questions about
16 the letter, and now she's questioning whether she's
17 going to get a 1099-C.

18 Q. Gotcha. Okay. Okay. All right. Go
19 ahead and put her through.

20 A. Okay.

21 Q. You have reached the Disputes Department
22 with Portfolio Recovery --

23

24

25

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2

3 Q. You have reached the Disputes Department
4 with Portfolio Recovery Associates. How can I help
5 you?

6 A. I have a transfer. The account number
7 -- are you ready?

8 Q. One second.

9 A. Do you need the account number?

10 Q. Yeah, I'm going to need the account
11 number. One second, okay? Give me one quick second
12 okay to get her thing pulled up over here. All
13 right. What's the account number?

14 A. It's [REDACTED] 6049. The name is
15 Laura Lynn. The account is purged, but she's --
16 she's calling about a letter she had received in --
17 about the interest, something about the interest is
18 wrong.

19 I told her that the account has already
20 been purged, but she's still having questions about
21 the letter, and now she's questioning whether she's
22 going to get a 1099-C.

23 Q. Gotcha. Okay. Okay. All right. Go
24 ahead and put her through?

25 A. Okay.

1 (Ring sound.)

2 Q. You have the reached the Disputes
3 Department with Portfolio Recovery Associates. Our
4 calls may be monitored or recorded. This
5 communication is with a debt collector, but it's not
6 an attempt to collect a debt. My name is Carol
7 Pasthel. May I have your first and last name,
8 please?

9 A. Yes. I'm sorry. You're Carol Pasthel?

10 Q. Yes.

11 A. Oh, how do you spell your last name?

12 Q. P as in "Paul," A-S-T-H-E-L.

13 A. Okay. Hi. Thank you. Yes, I spoke to
14 Resa Gore on Saturday, and she said that I should
15 call and talk to the disputes department, and then I
16 -- I actually got transferred to her because I
17 called Capital One because I had received a copy of,
18 like, an old statement that looks like it's from
19 Capital One, you know, just on the face of it.

20 But then I did the calculations for the
21 interest charge calculation, and it didn't come out
22 right. It didn't come out to the same number that
23 you have, and I tried it by compounding once for a
24 one-month period and then I tried compounding daily
25 for 31 days, because it was 31 days in this period,

1 and it still didn't come out right.

2 So I'm wondering how you can tell me if
3 that calculation was made to come up with the -- the
4 interest charge.

5 Q. Okay. So, once again, you have reached
6 the Disputes Department with Portfolio Recovery
7 Associates. Our calls may be monitored or recorded.
8 This communication is with a debt collector, but
9 it's not an attempt to collect a debt. My name is
10 Carol Pasthel. May I have your first and last name,
11 please?

12 A. My first name is Laura. My last name is
13 Hammett. At the time of the alleged debt, it was --
14 Lynn was my last name, L-Y-N-N.

15 Q. Okay. All right. Thank you so much for
16 that, and could I get you to verify your full
17 address for me, please?

18 A. 500 Amity Road, Suite 5B, No. 306,
19 Conway, Arkansas, 72032.

20 Q. Okay. The last four of your social?

21 A. 7083.

22 Q. Your date of birth?

23 A. █████-1962.

24 Q. Okay. And what's a good telephone
25 number to reach you?

1 A. Seven -- well, I -- I only want to be
2 called in regards to this exact matter, not for any
3 other purpose.

4 Q. Can you --

5 A. So when I say "for this exact matter," I
6 just mean for the conversation today and trying to
7 figure out why the interest rate is not calculating
8 properly, and so my number is (760) 966-6000.

9 Q. Okay. So I do see that --

10 A. (Unintelligible).

11 Q. Okay. I do see that this is listed in
12 the system as a work number; is that correct?

13 A. Yes, it's both work and personal, but I
14 don't want to be called on this number because --

15 Q. (Unintelligible).

16 A. -- my work.

17 Q. No problem. We have that listed as "no
18 calls at work." All right. And so very quickly,
19 you're calling in reference to the account -- the
20 account on what date -- I'm sorry. The account was
21 opened on May the 8th, 2001, and it looks like there
22 was a balance of \$2,297.63.

23 And I want to echo what the previous
24 representative said to you, ma'am. The account is
25 actually no longer in a collectible status, okay?

1 And so that's been closed, okay?

2 A. Right.

3 Q. So it's not collectible; yes, ma'am.

4 A. Right. So -- wait. So one of the
5 questions that I asked and could not get an answer
6 to is since she said that they waived the debt --
7 but, now, I don't agree with that. Like, I don't
8 agree that there's a debt to waive -- but she's
9 saying that they waived the debt.

10 And then I asked about a 1099-C, and she
11 said that they're not going to send a 1099-C. So
12 I'm just curious why, if you're waiving debt, you're
13 not sending a required tax document? Not that I
14 think I need one, because I don't believe that the
15 debt was ever valid.

16 I just -- I'm saying I don't want to get
17 in some kind of, you know, trouble with the IRS
18 later on because Portfolio Recovery decides they're
19 going to send a 1099-C and then say, "Oh, well, we
20 didn't send it at first, but then we decided to,
21 and, you know, that's our prerogative."

22 So I just want to make sure, like, why
23 they are not sending the 1099-C?

24 Q. Yes, ma'am. Okay. So let me just kind
25 of briefly answer some of your questions, okay? We

1 are required to send out a 1099-C based on what the
2 IRS requires with those stipulations or
3 requirements. Our accounts meet those stipulations,
4 okay?

5 So in this case, okay, a simple --
6 putting it very simple is that this account is in a
7 non-collectible status, and it does not meet the
8 requirements to actually send a 1099-C based off the
9 IRS requirements, okay? So that's why you won't be
10 getting one, okay?

11 A. What's the IRS -- I mean, the -- it
12 looks to me like the IRS says you have to send the
13 1099-C, and then if I am disputing the debt, which I
14 am, that then I just tell them that I'm disputing
15 the debt.

16 Q. Because you disputed it too. That is
17 one of the reasons why, ma'am, you're not receiving
18 one, and it is the code --

19 A. So the --

20 Q. -- non-collectible status.

21 A. Okay. It -- do you see why it doesn't
22 make any sense to me? Like, if -- if everybody who
23 disputes their debt did not receive a 1099-C, then
24 you wouldn't send any 1099-Cs because people who
25 don't dispute the debt pay it -- I mean, well, I

1 guess there are those people who say, "Oh, we owe
2 it, but we can't pay it." But -- so you don't send
3 a 1099-C to anyone who disputes the debt?

4 Q. I won't be able to speak concerning
5 anyone else. I'm speaking to your account, Ms.
6 Lynn, and I'm saying based on your account, okay,
7 you disputed the account (unintelligible) --

8 A. Yes, yes.

9 Q. -- the account is in a non-collectible
10 status, okay? So you're not owing that, and you
11 won't be getting a 1099-C, okay?

12 A. Ever? You're not going to come back
13 later and say "We changed our minds"?

14 Q. You won't be getting a 1099-C.

15 A. Okay. So all right.

16 Q. Okay.

17 A. Thank you.

18 Q. Thank you. Have a good day.

19 A. Thank you.

20

21 (End of provided recordings.)

22

23

24

25

REPORTER CERTIFICATE

I, JACQUELINE N. HAGEN, Registered Professionals
Reporter and Notary Public, certify:

That the foregoing transcript was produced from
recordings provided to me;

That the foregoing is a true and correct transcript
of my shorthand notes so taken;

That unintelligible portions of the recordings were
marked as such in the transcript;

I further certify that I am not a relative or
employee of any attorney or of any of the parties
not financially interested in this action.

Jacqueline N. Hagen

JACQUELINE N. HAGEN, RPR

Dated: March 9, 2022