

**AUDIO RECORDINGS PLAYED BY DEFENDANT TO
THE JURY DURING TRIAL**

2 OPERATOR: Thank you for calling the Mortgage

3 Service Center. My name is Varun, may I please

4 have your mortgage loan number?

5 DAVID BRASH: Yes, XXXXXX4627.

6 OPERATOR: Thank you. And may I know whom am I

7 speaking with?

8 DAVID BRASH: David Brash.

17 DAVID BRASH: Well, that's the thing, sir, is

18 it's the second time you guys have sent this to

19 me and I have an allotment that comes straight

20 out of my paycheck and gets deposited to you

21 guys every month. So you receive it on the

22 third of every month from the government.

23 OPERATOR: Okay. Let me just check that, just

24 one minute, sir. (Inaudible) every month, just

25 one minute. Okay. However no. The reason you

I received it, sir, because we haven't received

2 your May payment, I'm sorry.

2 OPERATOR: Thank you for calling the Mortgage



3 Service Center. My name is Rensie. May I have
4 the loan number you're calling about?

5 DAVID BRASH: Yes, it is xxxxxx4627,

6 OPERATOR: Okay, thank you. And may I know who
7 I am I speaking with?

8 DAVID BRASH: David Brash.

23 OPERATOR: Yes, my name is Rensie, actually it
24 is spelled It as in Romeo, B as in Echo, N as in
25 Nancy, S as in Sam, I as in India, B as in Echo.

1 DAVID BRASH: All right, thank you. Rensie,
2 yes, I was talking with the other
3 representatives and you guys keep on sending me
4 these late payment notices, And I have -- I'm
5 in the Army and I work - - and I have the
6 allotment come straight out of my check. I
7 called about this two weeks ago and I thought I
8 had it all cleared up, you guys said that the
9 issue was on your guys' part. May 6 somehow my
10 allotment got transferred into another account,
11 then you guys transferred it back and now you
12 guys are sending me another late payment saying

13 I still owe you for the month of May.

14 OPERATOR: Okay. Right now, Mr. Brash, I really

15 do apologize for any inconvenience but I'd be

16 more than happy to assist you. Okay. So right

17 now let me just check and preview your account

18 information, okay?

19 DAVID BRASH: Okay-dokey.

2 OPERATOR: Thank you for calling the Mortgage

3 Service Center. My name is Riyaz. May I have

4 the mortgage loan number?

5 DAVID BRASH: Yes, it's xxxxxx4627.

6 OPERATOR: Thank you so much. May I know your

7 name and the last four of your social security

8 number?

9 DAVID BRASH: Yeah, it's David Brash, 4384.

1 OPERATOR: Okay. Yes. On the 6th of May we

2 received a payment but it was applied towards

3 the payment for the month of April.

4 DAVID BRASH: Okay. So what happened to the

5 \$1,300 that the government sent you guys for the

6 3rd of or for April?

7 OPERATOR: April, I'll let you know, just give
8 me one quick moment. In the month of April the
9 payment -- just give me one quick moment. Oh,
10 yes. There is some kind of confusion or some
11 kind of problem. I can see the payment for the
12 month of April has been applied twice so just
13 give me one quick moment, let me just check that
14 once again for you.

15 Yes, I do see that the payment for the
16 month of April was applied twice, It was
17 -- first it was applied on 4th of I'm sorry,
18 3rd of April for the month of April, and also on
19 6th of May, I can see it has been applied
20 towards the month of April. So don't worry,
21 sir, I will get you connected to the right
22 department. They will be able to explain this
23 issue for you, okay.

24 DAVID BRASH: Okay—dokie.

2 (Phone ringing)

3 OPERATOR: Thank you for calling the Mortgage
4 Service Center. This is Christian Sison. Can I
5 have the loan number?

6 DAVID BRASH: Yes, it's xxxxxx4627

7 OPERATOR: Thank you. And to whom am I speaking
8 with today?

9 DAVID BRASH: David Brash.

24 OPERATOR: It's Christian.

25 DAVID BRASH: Christian?

1 OPERATOR: Yeah.

2 DAVID BRASH: Christian, do you have a last
3 name, Christian?

4 OPERATOR: Yeah, it's Sison, that's S-I-S-O-N.

5 DAVID BRASH: SI-S-O-M?

6 OPERATOR Yes, N as (crosstalk).

7 DAVID BRASH: Thank you so much. Yes, they just
8 transferred me over to you. You guys keep on
9 sending me a late payment, tell me that I owe
10 for the month of May. I paid -- I have an
11 allotment coming out of my check every month
12 from the Army and I send you guys \$1,300 every
13 month ever since I've owned the house. And you
14 guys received the pay on April 4th and then on
15 May 6th and you guys keep on sending me late
16 payments saying that I still owe.

17 When I talked to a representative about
18 two, two and half weeks ago he told me that the
19 error was on you guys' part, he was going to fix
20 it. That you guys transferred it to another
21 account in April so I never paid for April and
22 the payment in May back date for April.
23 Apparently this, you know, problem hasn't been
24 resolved so.

25 OPERATOR: Okay. Don't worry, I'll be glad to
1 check the information for you. Let's see what's
2 happened. Let me just check the records.

3 DAVID BRASH: Yeah.

4 (Pause in conversation)

5 OPERATOR: Just please hang on, Mr. Brash, okay.

6 DAVID BRASH: Not a problem.

7 OPERATOR: I'm reviewing your information here.

8 It seems like yes, before it was like posted
9 into the wrong account and it was corrected on
10 the 6th of May. As far as I can see here right
11 now, Mr. Brash, it seems that there is another
12 missing payment, Since the first one, the
13 payment is missing for April and now let's see.

14 DAVID BRASH: I guess my question is, is what

15 happened to the money that was sent to you guys
16 in April?

17 OPERATOR: Well, the money that was sent was in
18 April, let's see.

19 DAVID BRASH: Because all the other payments for
20 this year, well, for the entire time I've owned
21 the house they've all been on time. It's the
22 month of April that's giving us the issue here,

23 OPERATOR: Yeah, here's what I'm seeing right
24 now, Mr. Brash, on my end. Now, we did receive
25 a payment (inaudible) on the 3rd of April to be
1 exact, for \$1,300.

2 DAVID BRASH: Okay.

3 OPERATOR: and this was applied for April
4 payment of course. Now, on the 6th of May that
5 payment on April was returned,

6 DAVID BRASH: Returned to?

7 OPERATOR: Returned like it was reversed, it was
8 returned back onto the account, something that
9 it's like unpaid for April, though on the 6th
10 of May itself there is money posted onto you
11 account for \$1,300.00, So this amount that we
12 - or this amount that was received on the 6th

13 of May replaced the \$1,300 payment that was
14 posted for April. So technically April is paid
15 exact for May. When if there's no reversal
16 occurs on your loan May should be up to date or
17 your loan should be up to date and we are
18 expecting payment for June. So I'm going to
19 clarify what happened with this reversal on your
20 loan, why there's a certain transaction like
21 this. Because everything is okay when it comes
22 to your payment for April.

23 OPERATOR: Thank you for patiently waiting, Mr.
24 Brash.

25 DAVID BRASH: Yes.

1 OPERATOR: I do apologize for that. Okay. Now,
2 we will go ahead and submit the report to the
3 missing payment department in this case.
4 Because it doesn't show that there's something
5 that needs to be - we have take from the other
6 loan towards your loan. So now, may I ask when
7 did you receive the letter again, the late
8 notice letter?

9 DAVID BRASH: The first late notice I received
10 two weeks ago.

11 OPERATOR: Two weeks ago. Okay, that's two
12 weeks ago. That's after the day, after the
13 grace period.

14 DAVID BRASH: Yes. Yes, I received it after
15 5/16/09.

16 OPERATOR: Okay. So the missing payment is for
17 May. We're going to go ahead and research this.
18 Is there any case that you know the check number
19 for that money or that payment?

20 DAVID BRASH: It's an allotment.

21 OPERATOR: Yes.

22 DAVID BRASH: It just yeah, it comes out
23 every month out of my paycheck from the Army.

24 OPERATOR: Paycheck. Do they send a check for
25 that or is it electronic?

1 DAVID BRASH: If I had to guess with the Army it
2 would be electronic but I'm not positive on how
3 they send you guys the payment. But I'd have to
4 say it was electronic.

5 OPERATOR: It is electronic. Okay. One moment.

6 (Pause in conversation)

7 DAVID BRASH: Hello. Hello. Hello, I think
8 they hung up on me again. They hung up on me.

9 OPERATOR: Mr. Brash, just hold on for a moment.

2 OPERATOR: Thank you for calling the Mortgage
3 Service Center. My name is Emerson Forbes, may
4 I have your loan number, please.

5 DAVID BRASH: Yes. My loan number is xxxxxx3467.

6 OPERATOR: May I have your name and the last
7 four of your social?

8 DAVID BRASH: Yes, David Brash, 4384.

2 OPERATOR: Thank you for calling the Mortgage
3 Service Center. My name is Emerson Forbes, may
4 I have your loan number, please.

5 DAVID BRASH: Yes. My loan number is xxxxx3467.

6 OPERATOR: May I have your name and the last
7 four of your social?

8 DAVID BRASH: Yes, David Brash, 4384.

5 OPERATOR: For (inaudible static). Let me
6 just double check here for the principal or for
7 the allotment payment for the month of May so
8 maybe we haven't yet received that.

9 DAVID BRASH: Well, you guys also received the

10 payment on April 3rd.

11 OPERATOR: One second, April 3rd?

12 DAVID BRASH: Yes.

13 OPERATOR: Yes. We have -- we received the
14 April 3rd -- okay, I know now. April 3rd we
15 received \$1,209.05 and \$178 (inaudible) . And
16 for the month of May (inaudible) also for the
17 month of April. Oh, a double payment for the
18 month of April. So it's supposed to be -- this
19 one payment should be for the month of May, now
20 I know. Thank you for giving the dates, sir.

21 Thank you. We'll be reapplying this one
22 \$1,209.05 instead of instead for the month
23 April for the month of May, okay. Not a
24 problem, 1209. Copy the same amount, 1209.05
25 and 178.68. okay. I'll request to reverse this
1 amount for you to put in towards your May
2 payment. Okay. No problem. And I really
3 apologize for the inconvenience, Mr. Brash.

4 DAVID BRASH: That's not a problem. Just I got
5 a couple of questions. One, why then did
6 everybody else tell me that you guys like re
7 -- or the payment in April was returned for

8 whatever reason?

9 OPERATOR: No, there was no payment returned,
10 sir. It was misapplied towards your double
11 payment for the month of April. So it was
12 misapplied to the April payment. It's supposed
13 to be to the May payment already.

14 DAVID BRASH: Okay.

15 OPERATOR: So we double paid you on your
16 mortgage for the month of April, that's supposed
17 to be for the month of May already, the other
18 one that we received for the month of May.

19 DAVID BRASH: Okay. So you guys, for the month
20 of May, for whatever reason doubled pay for
21 April?

22 OPERATOR: Yes, sir.

23 DAVID BRASH: Okay.

24 OPERATOR: You know, a while ago you check here
25 that we received that amount of \$1,209.05 and we
1 place it towards for the month of April. We
2 received that month of April ourselves.

3 DAVID BRASH: Yeah.

4 OPERATOR: And also we received the payment May
5 6 and we applied it again for the month of

6 April. So double payment for the month of

7 April.

8 DAVID BRASH: Now, I guess the question is, is

9 why did the system or whatever the case may be

10 say that, you know, why did the system say that

11 I had to pay back for April?

12 OPERATOR: Because the (inaudible) misapplied on

13 the (inaudible) automatic information, sir, so

14 if we place it on the (inaudible) or if you

15 place it on the system that it was for that

16 particular month, okay, its automatically

17 generated a letter,

18 DAVID BRASH: Okay.

19 OPERATOR: So there was a misapplication for

20 that then. I do apologize. We will correct it

21 for you and rest assure that this payment will

22 be reversed for the correct month, okay.

20 DAVID BRASH: Well, I understand that but I

21 mean, (laugh) I'm just having a hard time

22 understanding why it's taking three to five days

23 for me but then when I get other people involved

24 it takes you guys the same day to turn around

25 and send back an e-mail stating the fact that
1 everything's taken care of.

2 (Ring of telephone)

3 OPERATOR: Thank you for calling Mortgage
4 Service Center. My name is Anna Punanan. May I
5 have your loan number, please?

6 DAVID BRASH: Yes, it's xxxxxx4627,

7 OPERATOR: Thank you. And you name, sir?

8 DAVID BRASH: David Brash.

9 OPERATOR: Thank you, Mr. Brash. Can you verify
10 the last four digits of your social?

11 DAVID BRASH: 4384.

12 OPERATOR: Thank you. And for the security of
13 your account, how do you normally make the
14 monthly mortgage payment?

15 DAVID BRASH: Automatic withdraw.

16 OPERATOR: Would that be (inaudible), sir?

17 DAVID BRASH: Well, yeah. It comes out of my
18 check every month, it's an allotment.

19 OPERATOR: Thank you. Is there any changes on
20 your mailing address, home phone number?

21 DAVID BRASH: No, ma'am.

22 OPERATOR: And how can I help you today?

23 DAVID BRASH: Yeah. I'm sorry, what was you
24 name again?

25 OPERATOR: Yes, sir, may name's Anna.

1 DAVID BRASH: Anna?

2 OPERATOR: Yes, sir.

3 DAVID BRASH: I got a late payment in the -- a
4 late payment notice in the mail.

5 OPERATOR: Uh-huh, (Affirmative response.)

6 DAVID BRASH: Well, a couple of things. One, I
7 shouldn't have gotten this and two, I'm
8 wondering why I did get it.

9 OPERATOR: Okay. I'm sorry for that, Mr. Brash.

10 DAVID BRASH: yes.

11 OPERATOR: I said I was not able to hear you
12 properly.

13 DAVID BRASH: Oh, I'm sorry. I got a late
14 payment notice.

15 OPERATOR: Uh-huh. (Affirmative response.)

16 DAVID BRASH: I shouldn't have got a late
17 payment notice and I'm wondering why I received
18 one.

19 OPERATOR: Okay. We'll be happy to assist you

20 with that one, sir. One moment. Okay. All the
21 information that I have here, Mr. Brash is we
22 have not yet received your October monthly
23 mortgage payment.

1 DAVID BRASH: Yes, Well, like I said -- well,
2 first off this ain't the first time this -- that
3 this has happened. You guys sent me like three
4 or four of these a while back and you know, we
5 got it taken care of and whatnot, And it's an
6 automatic allotment out of my account or my
7 paycheck from the Army. So I know the Army is
8 a sending you guys the money.
9 Now, last time I'm not sure exactly what
10 happened, you guys fixed it, I had my lawyer
11 send over some papers and whatnot, but I mean
12 this is kind of getting a little out of hand
13 here. Every couple of months I get a late
14 payment notice.

25 OPERATOR: Yes, sir. Well, what I'll be doing,
1 Mr. Brash, I will be generating a request for us
2 to review the account and also to (inaudible)
3 charge line to your mortgage.

4 DAVID BRASH: Okay. And I appreciate that but I
5 need to I need to find out what happened to
6 that payment, I mean.

7 OPERATOR: Yes, sir. As of today we still don't
8 a have that information but once the research that
9 we'll be doing today will be finished then within
10 the next three to five business days we will be
11 having an updated information.

12 DAVID BRASH: In the next three or five business
13 days?

14 OPERATOR: Yes, Mr. Brash.

15 DAVID BRASH: Well, I guess I don't -- I don't
16 get why it would take so long. I mean, the last
17 time - - the last time the lawyer sent in the
18 papers you guys had an answer back to her in an
19 hour. So I don't get why it's going to take
20 three to five days when I call, except when I
21 have my lawyer call and send in papers it takes
22 an hour or two.

11 OPERATOR: Okay. Just what I have here is 706
12 545-5217, I'll just be deleting that one. And

13 then I already forwarded your concern and what
14 we will be doing is we will be again, currently
15 reviewing our request onto your account and you
16 will be receiving a call back within the next 24
17 hours.

16 DAVID BRASH: yeah, it's a military allotment.

17 OPERATOR: Uh-huh. (Affirmative response.)

18 DAVID BRASH: It was on my LES statement at the
19 end of the month.

20 OPERATOR: Okay. Well, because (inaudible) that
21 late charge it will just be for – it was for
22 your October (inaudible) mortgage because it has
23 been past the grace period. But I can generate
24 a request for it to be waived (inaudible).

25 DAVID BRASH: Excuse me, ma'am?

16 OPERATOR: Okay, thank you. And how may I help
17 you today, Mr. Brash?

18 DAVID BRASH: You guys actually called me and
19 told me you guys had a message for me.

20 OPERATOR: Okay. And the reason for our calling
21 was just to inform you or to remind you about

22 your mortgage, the mortgage due and - -
23 DAVID BRASH: Now, it's not because of that,
24 sir. I actually called yesterday and talked to
25 a lady by the name of Anna. Her work code was

1 PAC and you guys sent me a late payment and she
2 had talked to her supervisor and the supervisor
3 There told me that you guys would get in contact
4 with me in 24 hours to let me know about the
5 late payment.

4 OPERATOR: I'll just make a note of it. Okay.
5 Just wait for the one or two days and you can
6 just give us a call and check about it, okay.

7 DAVID BRASH: Well, I'm not calling in one or
8 two days because you guys told me that it would
9 take 24 hours and you guys called me.

10 OPERATOR: Uh-huh. (Affirmative response.) See
11 the call is basically from -- sometimes it's an
12 automatic call regarding the payment, the
13 October payment.

14 DAVID BRASH: Well, I understand it. I
15 understand that sometimes it's an automated call

16 but you guys told me within 24 hours, it's been

17 24 hours,

18 OPERATOR: Yeah, so just wait. Yeah, just wait

19 for a day or two, okay.

20 DAVID BRASH: Well, I'm not waiting for a day or

21 two because we're talking about my credit here

22 and if this posts past the end of October it's

23 going to post on my credit. And I'm not going

24 to have that happen.

7 OPERATOR: Okay. And this is in regards to the

8 October payment that was misapplied way back in

9 June?

10 DAVID BRASH: Well, no. The June thing was

11 resolved, You guys had sent me a late payment

12 back in May/June time frame and saying that, you

13 know, I was late on a payment and that you guys

14 didn't receive it. You know, we got that all

15 situated out, you know, you guys sent me a

16 couple of late payments. What had happened was

17 is you guys had credited my account or my money

18 that I sent you to another account.

19 OPERATOR: Okay.

20 DAVID BRASH: Yeah, according to what my lawyer
21 told me and what not. You guys had credited it
22 to another account.

23 OPERATOR: Yes,

24 DAVID BRASH: So we got that all straightened
25 out and everything was good, you know, you guys
1 were--

2 OPERATOR: Correct. And actually I'm the one
3 who handled it, sir, the account way back in
4 June.

1 OPERATOR: Uh-huh. (Affirmative response.)
2 Yes. They are currently doing researching on
3 the payment that you sent out in the amount of
4 \$1,300.

5 DAVID BRASH: Yes.

6 OPERATOR: So that's why they haven't called you
7 back. So we forwarded the request to research
8 on that payment to find out if it has posted or
9 not.

10 DAVID BRASH: Yeah. How much would -- and the
11 lady yesterday was very helpful, she put a
12 waiver on it,

13 OPERATOR: Yes.

14 DAVID BRASH: For the late fee and make sure I
15 wouldn't be charged on a late fee, you know,
16 until it situated out.

8 OPERATOR: And but, Mr. Brash, do we have a copy
9 of the statement from the bank that it was
10 already cashed out?

11 DAVID BRASH: Well, it's not the bank it's off
12 my paycheck, yes. And actually my attorney is
13 going to - - all the paperwork that she sent you
14 back in May she's sending again today.

15 OPERATOR: yes, sir, please.

16 DAVID BRASH: I signed the release form again
17 for it all and she's sending you my LES's along
18 with whatever paperwork, I don't know what she
19 does, (laughter). She's sending out that
20 paperwork and my LES's to you guys today. You
21 know, like I said, the only reason I'm calling
22 is because you guys called me. So I figured I'd

OPERATOR: Ok thank you for verifying the information and how can I help you today sir?

DAVID BRASH: Well you guys keep on calling me and leaving me a message saying that you are trying to get in contact with me.

OPERATOR: Thank you very much for returning the call sir. The call was for your loan number xxxxxx4627. Its because we haven't received your October and November payment and the amount in accounting is \$2436.79.

OPERATOR: Hello thank you for calling the Mortgage Service Center my name is Hector De la Rosa and you have your loan number please?

DAVID BRASH: I don't have my loan number on me at the time.

OPERATOR: That's ok. Can I have your social security number instead?

DAVID BRASH: Yes, you can Hector. It is xxx-xx-4384.

OPERATOR: 4384.

DAVID BRASH: Yes sir.

OPERATOR: Thank you, can I have your name and the last 4 digits of your social?

DAVID BRASH: Yes. David Brash.

OPERATOR: I'm sorry your property address this time.

DAVID BRASH: That's fine, the name is David Brash, the address is 7022 Vinings Way, Columbus Georgia 31907.

OPERATOR: Thank you and what is the name of your homeowners insurance?

DAVID BRASH: My homeowners insurance is State Farm.

OPERATOR: Thank you. Would you like to update any of your contact information?

DAVID BRASH: No, it's all good.

OPERATOR: Ok, how can I assist you today Mr. Brash?

DAVID BRASH: Yes, Hector. I have explained this two other times now, you guys have sent me a late payment for October and I just found out now talking to Vivya that my November payment you guys have not received it either, well yeah you guys are claiming that you guys haven't received it. There was an issue about this back in May/June timeframe of this year the same thing happened you guys said that you hadn't received the payment, you guys did you posted it to another account, not my account and I did, my attorney sent you the papers and what not and we got it resolved. My attorney has again sent you guys the papers showing that I have paid it and what not and I am waiting for, well a couple things, one I am waiting for a written account summary that I am up to date and paid for and has never been late on any of my payments and two that I just you guys need either need to contact him or you know send him the papers or whatever the case may be, I mean I keep on paying you guys and you guys are not crediting my mortgage account so...

OPERATOR: So you are still on active duty, am I right?

DAVID BRASH: Yes sir.

OPERATOR: Okay. Hold on I will get back to you here. Okay let me just do some

DAVID BRASH: Thank you.

OPERATOR: Some review here

DAVID BRASH: Thank you

(Pause – Mr. Brash laughing – (inaudible) I gotta, go down to physical therapist to have them look at it. They are talking about I am having stress fractures now because when how the pain, no longer a sharp pain. He thinks I may have done something was a sharp pain now it's kind of going up my butt and like in this area – I mean it's not bad but there's a pain there and he thinks it might be stress fractures or something so he going to do some x-rays and if those don't work I am going to go for an MRI. See now if I just, it's getting a little bit better don't get me wrong, I lied to them I told them its better but if I were to say "oh it's getting better" then no x-rays. You gotta play the army. (Pause) He has me on hold (more talking) Mr. Brash: Now they are saying they didn't get November (another voice). No, he said that October and November, that one lady said October and November.

DAVID BRASH: Well like I said I would hate to file suit and you know have to go that route just to get this all taken care of.

OPERATOR: I understand that one, give me a minute please ok.

DAVID BRASH: Yep.

(pause)

(inaudible background talking)

(Mr. Brash: honey, I am emotionally distraught. (laughing) (inaudible background talking))

OPERATOR: I advise you to call us back tomorrow here like around 3 pm eastern time, okay?

DAVID BRASH: Okay well I'm not I'm at an impasse with you guys and unfortunately I am not going to call back anymore and I would like all all questions, concerns, or anything regarding this to go directly to my attorney. I can give you, because you haven't received the paperwork I am going to give you his name, his number and his address.

OPERATOR: Ok.

DAVID BRASH: I want everything sent to him, I want all questions or anything that you guys have for me sent directly to him or contact him in any regards to any of this.

OPERATOR: Thanks for calling the Mortgage Service Center. This is Anirudh please (inaudible)

DAVID BRASH: I don't have my loan number.

OPERATOR: Can you help me with the complete social security number, sir?

DAVID BRASH: Yes its xxx-xx-4384.

OPERATOR: And whom am I speaking please?

DAVID BRASH: David Brash.

OPERATOR: Uh, sir, as for the information which has been updated on the account, I do see that yes we have received a payment for the month of November for the month of October as well I do see that you made the payment for the month of October on November 13th.

DAVID BRASH: My October payment has been reported late.

OPERATOR: Uh, yes sir.

DAVID BRASH: How is that?

OPERATOR: October payment that you made was the payment that you made for the month October was made by you on November 13th sir, so whenever you make the payment after the end of the

month in that case the account gets reported late with the credit bureau.

DAVID BRASH: Well I'm sorry I don't hold much faith in that because I have talked to customer service five times now I don't know what to do anymore I.

OPERATOR: Mr. Brash, in that case what I can do as I early informed you I could go ahead and put in a request to the credit retraction department they will go ahead and research the account. I would mention all the documentation which we just had a conversation about and you will receive a letter about in next ten days you will definitely receive a letter about this and that will give you all the explanation about that if that right if that gets rectified.