

Appendix D

Transcribed Conversation of Verification of Advance Mortgage Corporation
Informal Complaint No. IC-98-39935, filed September 17, 1998.

Verifier: Hello, Ms. Johnson?

Sherry Johnson: Hello.

Verifier: Hello, My name is Allen, I'm with the Verification Center and I just need a minute of your time to verify and confirm your account information. This verification is recorded. The representative you just spoke with will be giving me all the account information. Please feel free to correct her if she's wrong and today's date is August the 14th.

Ms. Johnson: OK.

Verifier: Representative, I have the main number there at (*redacted*) 5542. Are there any additional numbers there?

Sales Rep: Yes, same prefix, 8639.

Verifier: 8639?

Sales Rep.: 1332.

Verifier: 1332. . .

Sales Rep. And 1758

Verifier: 1758, okay.

Sales Rep.: And it comes under Advance Mortgage Corp.

Verifier: Advance. . .? Advance or Advanced?

Sales Rep.: Advance.

Verifier: Mortgage Corp?

Sales Rep.: Yes.

Verifier: Mort -- gage Corp., okay.

Sales Rep.: 4830 West County Road, 144

Verifier: 4830 West Coun -- ty?

Sales Rep.: Road, 144

Verifier: 144, okay?

Sales Rep.: And that's Bargersville, let me spell that for you
B-a-r-g-e-r-s-v-i-l-l-e

Verifier: Can you repeat that one more time, sorry about that?

Sales Rep.: B-a-r-g-e-r-s-v-i-l-l-e

Verifier: okay.

Sales Rep.: 46106 with a usage of 30.

Verifier: Ms. Johnson, is all the information correct?

Ms. Johnson: Yes.

Verifier: And I see with Sherry Johnson and you are the President there, is that correct ma'am?

Ms. Johnson: Yes.

Verifier: And you're one of the authorized persons to have Local Long Distance provide Long Distance service for your business?

Ms. Johnson: Um-Hmm.

Verifier: And you spend approximately 30 dollars per month in long distance, is that correct ma'am?

Ms. Johnson: Yea (*pause*) now you know what? I thought that wouldn't change. Is that correct?

Verifier: Correct ma'am. All we're doing here ma'am is your local telephone company and Local Long Distance are consolidating your billing statement, so (*quickly*) when your bill comes in the mail, your local and your long distance, will appear on the same statement and you would just have to write out one check for both bills. Okay? Okay, there is a service fee of \$2.50 per month which is waived if you use \$25.00 or more per month in long distance. For clerical purposes, we just need the month and date of your birth, not the year.

Ms. Johnson: (Unintelligible)

Verifier: Okay.

Sales Rep.: Who is this?

Verifier: This is Allen. Okay?

Sales Rep.: Okay.

Verifier: Okay, ma'am, we're almost done. (*quickly*) You're new long distance service will turn five to ten days provided by Local Long Distance which is independent of your local telephone company. All long distance charges will be included in your local telephone company billing statement with a fla-

Ms. Johnson: Now, okay, now wait a minute. You are changing to Local Long Distance.

Verifier: Ma'am, no ma'am. The name. . . Ma'am. . . Uh. . . the name of the company. . .
Ma'am, the name of the company is just called long, Local Long Distance ma'am.
We're just. . . were just a billing service.

Ms. Johnson: Okay.

Verifier: That's it ma'am.

Ms. Johnson: Okay. Great.

Verifier: Okay. All long . . . (pause) distance calls. . . (Unintelligible) excuse me ma'am. . .
(quickly) charges will be included in your local telephone company billing
statement with a flat rate of .25 cents per minute for long distance calls made
within the United States and Canada

Ms. Johnson: Why. . . (Unintelligible) minute?

Verifier: Okay, Ma'am, this is just a flat rate, so if. . .if rates do go. . .do
change or anything, nothing will go, exceed over .25 cents ma'am.

(Pause)

Verifier: Okay?

Ms. Johnson: Um. . .

Verifier: Okay ma'am, I'm just an independent third party verifier, I'm just
verifying the information you spoke with the representative earlier.

Ms. Johnson: (Pause)

Verifier: So. . . I would not currently know what your present local long
distance company is.

Ms. Johnson: Okay.

Verifier: International rates will vary. That is all the information I need. If you have no
more questions for me, I'd like to thank you for your time and have a good day
ma'am. And if you have any additional questions? There is a 1-800 number on
the back of your billing statement. And they can, they can probably answer any
of the questions you might have that might arise.

Ms. Johnson: Okay.

Verifier: Okay?

Ms. Johnson: Thank you.

Verifier: Bye-bye.

Ms. Johnson: Alright, Bye.

Sales Rep: Okay?