



FEDERAL COMMUNICATIONS COMMISSION  
WASHINGTON, D.C. 20554

April 2, 2002

Brentwood Capital Corporation  
a.k.a. Brentwood Capital Mortgage  
a.k.a. Brentwood Capital, Inc.  
761 Old Hickory Boulevard, Suite 401  
Brentwood, Tennessee 37027  
Attention: Jeff Parson, Partner  
John Cipriano, Chief Executive Officer  
John Black, Senior Vice President

RE: EB-02-TC-034

Dear Correspondents:

This is an official **CITATION** issued pursuant to section 503(b)(5) of the Communications Act of 1934, as amended (the Act), for violations of the Act and the Federal Communications Commission's rules that govern telephone solicitation.<sup>1</sup>

It has come to our attention that your company has delivered a prerecorded unsolicited advertisement to a residential telephone line (see attachment). The Act and the Commission's Rules prohibit transmission of unsolicited advertisements through prerecorded messages to residential telephone lines except under the very limited circumstances described in the Rules.<sup>2</sup> The term "unsolicited advertisement" is defined in the Communications Act and the Commission's rules as "any material advertising the commercial availability or quality of any property, goods, or services which is transmitted to any person without that person's prior

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<sup>1</sup> 47 U.S.C § 227; 47 C.F.R. § 64.1200.

<sup>2</sup> The Commission's rules make it unlawful to "initiate any telephone call using an artificial or prerecorded voice to deliver a message without the prior express consent of the called party unless the call is initiated for emergency purposes or ... is not made for a commercial purpose, is made for a commercial purpose but does not include the transmission of any unsolicited advertisement, [is made] to any person with whom the caller has an established business relationship at the time the call is made, or [is made by or on behalf of] a tax-exempt nonprofit organization. 47 C.F.R. § 64.1200(a)(2), (c); *see also* 47 U.S.C. § 227(b)(1)(B) (prohibiting all prerecorded calls to residential lines "unless the call is initiated for emergency purposes or is exempted by rule or order by the Commission....").

express invitation or permission.”<sup>3</sup> The attached information provided to the Commission indicates that your company delivered such an unsolicited advertisement, through a prerecorded message, to a residential telephone subscriber who does not have an established business relationship with your company and had not expressly invited or authorized the call. That action violates section 64.1200(a)(2) of the Commission’s rules.

Separately, it appears that your company may have violated other Commission rules governing prerecorded messages and telephone solicitation. Under section 64.1200(e)(2)(iv), any telephone solicitation – whether live or prerecorded – must provide the called party with the name of the individual caller, the name of the person or entity on whose behalf the call is being made, and an address or telephone number (which may not be for an autodialer or prerecorded message player) at which the person or entity may be contacted.<sup>4</sup> According to the attached information received by the Commission, it appears that your telephone solicitation did not contain all the required information.

**Please be advised that subsequent violations of the Communications Act or of the Commission’s rules of the type described herein may result in the imposition of monetary forfeitures not to exceed \$11,000 for each such violation or each day of a continuing violation.**<sup>5</sup>

**Pursuant to section 503(b)(5) of the Communications Act, you may request a personal interview at the Commission’s Field Office nearest to your place of business. The nearest office appears to be the Atlanta Office at 3575 Koger Boulevard, Room 320, Duluth, Georgia 30096. You can contact the Atlanta Office by telephone at (770) 935-3370. You must schedule this interview to take place within 21 days of the date of this citation. Alternatively, you may submit a written statement to the following address within 21 days of the date of this citation:**

Kurt A. Schroeder  
Deputy Chief  
Telecommunications Consumers Division  
Enforcement Bureau  
Federal Communications Commission  
445-12<sup>th</sup> Street, S.W.  
Washington, D.C. 20554

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<sup>3</sup> 47 U.S.C. 227(a)(4); 47 C.F.R. 64.1200(f)(5).

<sup>4</sup> 47 C.F.R. § 64.1200(e)(2)(iv). In addition, the Act and the Commission’s rules impose separate identification requirements for prerecorded messages. Under section 227(d)(3)(A) of the Act, all prerecorded messages “shall, *at the beginning* of the message, state clearly the identity of the business, individual, or other entity initiating the call, and ... shall, during or after the message, state clearly the telephone number or address of such business, other entity, or individual.” 47 U.S.C. § 227(d)(3)(A) (emphasis added); *see also* 47 C.F.R. § 65.1200(d)(e)(2)(iv) (imposing identification requirements for prerecorded messages delivered by automatic telephone dialing systems).

<sup>5</sup> *See* 47 C.F.R. § 1.80(b)(3).

If you choose to submit a written statement, your written statement should specify what actions have been taken to correct the violation(s) outlined above. You should also include a copy of your company's written do-not-call policy as required by section 64.1200(e)(2)(i) of the Commission's rules. Please reference **EB-02-TC-034** when corresponding with the Commission.

Under the Privacy Act of 1974, 5 U.S.C. § 552(a)(e)(3), we are informing you that the Commission's staff will use all relevant material information before it to determine what, if any, enforcement action is required to ensure your compliance with the Act and the Commission's rules. This will include any information that you disclose in your interview or written statement. Please be advised that if you choose not to respond to this citation and a forfeiture is issued, your unresponsiveness will be considered in our assessment of a forfeiture amount.

You should also be aware that the knowing and willful making of any false statement, or the concealment of any material fact, in reply to this citation is punishable by fine or imprisonment under 18 U.S.C. § 1001.

Thank you in advance for your anticipated cooperation.

Sincerely,

Kurt A. Schroeder  
Deputy Chief  
Telecommunications Consumers Division  
Enforcement Bureau  
Federal Communications Commission

Enclosures