

**Private Debt Collector Hearing  
Transcript of Five Recorded Calls to One Taxpayer  
May 23, 2007**

Call #1

**Taxpayer.** Hello.

**CBE:** Is [REDACTED] there?

**Taxpayer.** Speaking.

**CBE:** Right.

**Taxpayer.** Yes.

**CBE:** Hey this is Brad with the CBE Group, actually giving you a quick call here tonight in reference to a personal business matter. We actually sent you out a letter. You received that; right?

**Taxpayer.** No. Who is the CBE Group?

**CBE:** We are actually just handling a personal business matter of yours.

**Taxpayer.** What personal business matter?

**CBE:** Well, actually in order to disclose that we would need to verify your home mailing address with you.

**Taxpayer.** No, no, no, no, I don't know who you are or what this is. I'm not just going to just give out personal information over the phone to somebody I've never heard of.

**CBE:** No, I understand. I mean if you'd feel better about it I mean I can give you my number and you can give me a call back.

**Taxpayer:** No, I don't feel better about it at all. I have no knowledge of any personal business matter. I have no reason to talk to you.

**CBE:** No, and I understand. We sent you out a letter, so maybe when you receive that you can give us a call back.

**Taxpayer:** Okay. If it's from someone I never heard of I probably just threw it out because I thought it was junk mail. So unless you can establish some -- tell me more about who you are and what this is all about and give me some real detail, I consider the matter closed.

**CBE:** Okay. Thank you.

**Taxpayer:** Bye.

**CBE:** Bye.

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Call #2

**Taxpayer's Answering Machine:** This is 663 [REDACTED]. Please leave a message. If you want [REDACTED] press 1, if you want [REDACTED].

**Taxpayer's Message:** Hi, this is [REDACTED]. Please leave a message, I'll get back to you as soon as I can. Thanks.

**CBE:** This is Brandy. Please call me at 877-272-9923. Thanks.

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Call #3

**Taxpayer's Answering Machine:** This is 663 [REDACTED]. Please leave a message. If you want [REDACTED] press 1. If you want [REDACTED], just wait for the tone.

**Taxpayer's Message:** Hi, this is [REDACTED]. Please leave a message, I'll get back to you as soon as I can. Thanks.

**CBE:** Yeah, this is Heidi. Please call me back at 877-272-9923. Thank you.

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Call #4

**Taxpayer's Answering Machine:** This is 663 [REDACTED]. Please leave a message. If you want [REDACTED], press 1. If you want [REDACTED], just wait for the tone.

**Taxpayer's Message:** Hi, this is [REDACTED]. Please leave a message, I'll get back to you as soon as I can. Thanks.

**CBE:** Hi, this is Alex. Just need you to return my call. The number here is 877-272-9923. Thank you.

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Call #5

**CBE:** Thanks for calling CBE. This is Jennifer, number 100. How can I help you?

**Taxpayer:** Yes, can I speak to Alex, please.

**CBE:** Actually, Alex comes in in the evenings. Is there something that I can help you with?

**Taxpayer:** I have been getting harassing phone calls from your company by people who refuse to leave their last names. They are very rude. They say I need you to call me back. That's not something you say. You say would you please call me back.

I've gotten many of these from people with names like Brandy and Heidi and so on calling me. They don't tell me what it's about and they are asking me to call them back. I have no idea what this regards, but I need information about it and if I am not treated -- if the harassment does not desist and I am not treated with courtesy, the lawyers and the police will be on this soon.

**CBE:** Okay. Well, I can see what this is in regards to, sir. I'm sorry, your name?

**Taxpayer:** [REDACTED]

**CBE:** Okay. And could I just get your last name.

**Taxpayer:** Could I have your last name?

**CBE:** Yes, last name is Benoit, B-E-N-O-I-T. My ID number is 100.

**Taxpayer:** Okay. Mine is [REDACTED].

**CBE:** Okay.

**Taxpayer:** What is this company?

**CBE:** It's the CBE Group.

**Taxpayer:** What is that?

**CBE:** And it does appear we're handling a business matter here for a [REDACTED]. But, sir, I do have to verify Social Security number and mailing address.

**Taxpayer:** No, I'm not going to give out my Social Security number and mailing address to somebody who I don't know.

**CBE:** Okay, I completely understand that. I do have it here in front of me. Is there any portion of it you are comfortable with verifying?

**Taxpayer:** No, I'm not. Could you please tell me what the CBE Group is?

**CBE:** Well, we're handling a business matter here, sir, and unfortunately it is a secure matter and so we do have to be careful about who we give that information to. Have you not received the letter we sent out to you?

**Taxpayer:** No.

**CBE:** No.

**Taxpayer:** And I told -- people have been calling me about this. You can't just call me incessantly and say you are handling a business matter, not tell me what it is about, ask me for personal private information, and then say that I have to provide you with this information. You have to verify to me who you are. I have never heard of the CBE Group. I've never done business with anything called the CBE Group.

**CBE:** That's why I had hoped you had received our letter here, because that does explain the situation here.

**Taxpayer:** Well, you can tell it to me over the phone.

**CBE:** Okay. And I would love to, but unfortunately, I do have to verify at least some portion of the Social Security.

**Taxpayer:** No, I'm not giving my Social Security number out over the phone. And if -- if -- if you don't wish to discuss this over the phone, then please have your people stop calling me. Because it is incredibly annoying and -- and frightening, quite honestly to be getting calls like this from people I don't know saying, as if they were buddy buddy, Hi, this is Alex, Hi, this is Brandy, you know, saying I need you to call me back, and then -- and then not tell me what this is regarding.

**CBE:** Okay, and I can completely understand your frustration there. Unfortunately, it is a very secure matter. You've got our number there. If you do find the letter and just give us a call back and find out what this is in regards to. Again, it is -- it is an important business matter here.

**Taxpayer:** Who -- well, okay, then will you give me your word that you will stop calling me about this? Because I'm not going to give you my address or Social Security over the phone if I have no idea who you are. That's just common sense.

**CBE:** Okay, well I'll go ahead and update that you don't wish to have calls. You know, I'm not sure what we can do to necessarily stop that. Again, it is very important that we discuss this with you.

**Taxpayer:** Well, I have no reason to believe you unless you can give me some details about that.

**CBE:** Okay. And -- and just it is more for your protection than anything that we have to verify this information. I mean --

**Taxpayer:** Would you please tell me more about the nature of it? You don't have to disclose the details of it, but give me some general sense of what this is about.

**CBE:** Anything I would give you would disclose the nature of the call. Would you feel comfortable with even verifying the middle two digits of your Social Security number?

**Taxpayer:** No, no, of course not.

**CBE:** Okay, even if I read the rest of it off to you first?

**Taxpayer:** No, I'm not going to do that. You know, there's a lot of -- I mean, if you are acting in good faith, which I'll assume you are, you know, you have security and I have security too. I don't know who you are. I've never heard of the CBE Group. I've never to my knowledge contracted to undertake any business with them.

If this were -- if you were saying you were from Citibank or some place where I knew I had business, then it might be another matter. But who is the CBE Group? I've never heard of them.

**CBE:** Would you be willing to verify the address so I could make sure if we sent the letter to the proper address?

**Taxpayer:** No, I'm not willing to do that. That's also -- sort of, you know, my information I'm not going to give out to a company. If you are willing to tell me more -- what is the CBE Group? Is it a financial group? Is it -- if you tell me.

**CBE:** We're a servicing company and I apologize for being evasive. I cannot give you any more than that, but I will go ahead and update here that you do choose not to verify that information.

**Taxpayer:** Okay. And you can send me an e-mail about this if you --

**CBE:** No, we can't. It's too secure to do that, sir.

**Taxpayer:** Okay. Well, I -- I have no idea what this regards. And if you can tell me more about it, if you can -- you know.

**CBE:** We're the CBE Group, we're out of Waterloo, Iowa. Maybe you want to check your information or check old letters. There was a letter that had been mailed out to you.

**Taxpayer:** Well, I did not receive it.

**CBE:** Okay. Well, I'll go ahead and update that then.

**Taxpayer:** And please don't call me unless you are able to tell me more what it is about, because --

**CBE:** I would love to explain to you what is going on here, I wish I could.

**Taxpayer:** Okay, well I would love it if somebody could too. And maybe you or whoever is in the position to make these decisions in a position of authority, if this is really an important a matter as you claim, could find your way clear to telling me what it is all about without asking for confidential information from me.

**CBE:** That's not even remotely possible. I'll go ahead and note the file. Thank you.

**Taxpayer:** Okay.