

**Before the
Federal Communications Commission
Washington, D.C. 20554**

In the Matter of)
)
Rules and Regulations Implementing the) CG Docket No. 02-278
Telephone Consumer Protection Act of 1991)

**REPLY COMMENTS OF PATRICK MAUPIN ON THE
MORTGAGE BANKERS ASSOCIATION PETITION FOR EXEMPTION,
OCTOBER 3RD, 2016**

In the MBA's reply comments of September 19th, they are careful to distinguish "robocalls" from "pre-recorded calls" and careful to say they aren't asking to use pre-recorded calls – until later in the petition, when they ask for exemptions for pre-recorded calls.

Also, they claim that it is imperative that businesses should be able to reach their customers using the phone, but that the businesses should honor opt-out requests.

They cannot have either of these things both ways. Either they want the FCC to allow pre-recorded calls or they don't. Either businesses absolutely need to be able to call their customers, or it is OK for the FCC to make businesses comply with the opt-out wishes of customers.

Here's a hint: we've already opted out.. We've told the businesses not to bother us. We've told the FCC. We've told Congress. We're fed up. We're especially fed up with businesses who call us their "customer" when it suits them, based on one purchase of a loan from a predecessor company ten years ago.

No, we're not *your* customers. You may own our note, but you don't own us. And we don't want to hear from you because of some whim you have that we ought to listen to you bloviate.

If we need to contact you, we know where you are. If our house blows away with all our records, our insurance agent knows how to get in touch with you.

When you say that "mortgage servicers should not have unlimited authority to call borrowers" is "not a correct statement" – you are invoking the nightmare. A 30 year mortgage with 10 calls a day from a lender? Are you completely out of your tree? How can you shovel crap like this?

If all you were really asking for was the option to use an automated dialler to have a human call us, we might not be *quite* so adamant about all this, but statements like "text messages and prerecorded calls must be concise, generally one minute or less in length for prerecorded voice messages..." belie your true intentions, and we're not buying.

When you say “the undisputed benefits of these calls and their importance to the borrower” – you **lie**. There is no other word for it. You read the comments, and then you lied about what you read.

I dispute this. Lots of people dispute this. DO NOT FUCKING CALL ME ANY MORE. THESE CALLS DO NOT BENEFIT ANYBODY BUT MY DOCTOR WHEN THEY RAISE MY BLOOD PRESSURE.

Seriously, MBA. Leave. Us. The. Fuck. Alone. You are not that special. I’m sorry if all your mothers lied to you about this, but nobody believes your bullshit or wants to take your calls.

Respectfully submitted,

/s/ Patrick Maupin

Patrick Maupin