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Transcript taken off of a personal audio recording made in court:

Capital 1 Bank v JANE DOE

(Attorney for plaintiff is reading the charge as Jane Doe approaches the bench.)

Judge: Are you JANE DOE?

Jane Doe: I am here for that matter.

Judge interrupts: Are you JANE DOE?

Jane Doe: I'm here for that matter. There's been a mistake in the matter of the name, JANE DOE. I've had no proper notice...

Judge interrupts: Are you JANE DOE?

I continue: I'm a peaceful inhabitant and I would like to settle this matter honorably.

Judge interrupts: Are you JANE DOE?

Jane Doe: allegedly.

Judge interrupts: Are you JANE DOE?

Jane Doe: There's been a mistake in the matter of the name.

Judge: What's your name?

Jane Doe: You can call me friend.

Judge: Are you JANE DOE?

Jane Doe: You can call me friend.

Judge: What's your name?

Jane Doe: You can call me friend.

Judge: What's your name?

Jane Doe: It's not my name.

Judge: Inaudible...

Jane Doe: I'm here to respond to that matter.

Attorney: I don't know whether we have service.

(Clerk confirms and gives the date of service)

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Jane Doe: I'd like to offer my help to settle this matter.

Judge: Are you denying you owe that money?

Jane Doe: (Sighing) There's been a mistake.

Judge: Are you denying you're JANE DOE?

Jane Doe: There's been a mistake in the matter of the name. (Pause) Who's liable for the name?

Judge: (Stutters, inaudible)

Attorney: Your Honor, since she's not saying she's the defendant, I'm going to have to ask for a default judgement...

Judge: Yeah...

Attorney continues:...since the defendant is apparently not here.

(Attorney turns and walks away, shrugging in disgust)

Judge: Since you're not the defendant, I'm going tofor default...for the defendant for not being here. Ah...

Jane Doe: Well, there's been a mistake...

Judge: OK...There are things that...ah....

Jane Doe: In the matter of the name.

Judge: Well, if you're not that person...JANE DOE...(inaudible) then I think...

Jane Doe: There's been no proper notice...

Judge: I....I think...

Jane Doe: But I'd like to help the court to settle this matter honorably.

Judge: Well, I'm...I'm...I don't (inaudible)...settlement.

Attorney interrupts: Your Honor, if she's not saying she's the defendant, then I can't talk to her because she's a third party and that would be in violation of the Fair Debt Collection practices.

Judge: Continues inaudible stuttering

Jane Doe interrupting: Well, if I say I own the name, um...may I ask the plaintiff a question?

Judge: What do you mean "own the name"?

Jane Doe: If I claim the name... may I ask the plaintiff a question?

Judge: I don't (inaudible) what do you mean...claim the name? You...

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Jane Doe: If I claim the name. I don't have a claim on the name. May I ask the plaintiff a question?

Judge (inaudible)...claim the name.

Jane Doe: Is this the damaged party? (pointing to the plaintiff)

Judge: OK, you're not...you're not admitting to the name...(inaudible)...default judgement. That's it...ah....(inaudible).

Judge tries to give Jane Doe a copy of the judgement, but as I turn to leave, the attorney points out that I shouldn't get the paper.

Time elapsed: 3 minutes, 34 seconds.