

## Evidence of Forgery to Documents

Contained in the following pages are documents I obtained from WestCorp Financial Services (WFS Financial) during the course of the civil suit I initiated in 1996. After examining these documents which my lawyer was able to acquire from WestCorp through interrogatories, I noticed that some of the dates didn't correspond and signatures were missing. One such document, a Deferment Authorization form dated 5/26/95 bore a forged signature of my name. I never authorized this payment deferment nor did I sign it. The signature on the form somewhat looked like my signature but what was peculiar was the spelling. My name was misspelled. I couldn't understand why WestCorp would do this unless it was an attempt to hide the previous deceptions in my account payment history. I had once previously made a deferment payment to WestCorp and that was in February of 1994. I received a Deferment Authorization form in the mail, signed it, and sent the form along with a payment in January of 1994. WestCorp claimed that they never received the payment and called several times saying that I needed to make the payment by 2/15/94, which I did. I decided to make the payment in person at the Tarzana branch on the 15<sup>th</sup>. I received a receipt for my payment, which I also signed and that was it. Somehow and for some reason WestCorp submitted to my lawyer a copy of the form I had sent to them in January of 1994, the one they said they never received. As far as the double deferment payment that I never authorized, I had no receipt or record of such a payment until a statement came in the mail after the car was repossessed. It seemed very strange that anyone would pay a fee to defer a car payment that was on time anyway only to have his or her car repossessed five days later. I couldn't figure out what the Downey branch used to reference my signature when I sent my checks to the Santa Ana payment-processing center. It became apparent what had taken place when I examined some of the other discovery items received from WestCorp. A copy of a letter I had sent to the Downey branch was stapled to another letter I had sent to Downey on a different date. On the back page was a signature of mine that very closely resembled the forged signature. I placed the two pages on top of each other, held it up to the light and the signatures almost matched I turned the documents over to the Downey Police and filed a complaint. I received a letter some weeks later from the Downey Police stating that the District Attorney couldn't prosecute the case because the Branch Manager, Ann Bush, who apparently was the last to put a approving signature on the document had moved out of the state to Colorado. Apparently, to me that is, the last to give an approving signature was S. Gregory from the Glendale branch. I was again told that my only recourse for justice was to take the matter to the civil court.

On page two is the document that was forged by the Downey branch employees which approved a double deferment for my account. This would allow the payments for 1/27/95 and 2/27/95 to be deferred and making the next due date 3/27/95 for a fee of \$220.98 even though, as I proved in court, my account was not delinquent.

Page three shows the same document with another signature on it that of Steve Gregory from the Glendale branch of WFS.

Page four is another Deferment Authorization form that does not have my signature on it but does have an approval signature of a WestCorp employee on it. Note the dates on the document. The date of deferment is 2/15/94, installment deferred 2/20/94, next due 3/20/94 and matures on 10/20/97.

Page five is another Deferment Authorization submitted by WestCorp in response to form interrogatories. This one bears my legitimate signature on it yet there is no approval signature. It also has my pre-printed name and address on it and the dates differ from the version found on page four. The date of deferment is also 2/15/94 but the installment deferred is 1/20/94, next due 2/20/94, and matures on 9/20/94.

Page six is the receipt that I signed and received when I went into the Tarzana branch (#158) on the due date for deferment payment

Page seven is the last page of a signed letter that I had sent to the Downey branch of WestCorp. It closely resembles the forged signature except for the misspelling of my last name of course.

**DEFERMENT AUTHORIZATION**

I hereby request that WFS Financial Inc defer the payment on my account as indicated below.  
I agree to pay the deferment charge shown below which is payable at the time I sign this authorization.

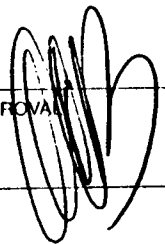
ACCOUNT NUMBER 530000852	ACCOUNT BALANCE 11,048.96	DATE OF DEFERMENT 05/26/95	No. OF Mos. DEFERRED 2
INSTALLMENT DEFERRED 01/27/95	NEXT DUE 03/27/95	NEXT PAYMENT	
INSTALLMENTS TO MATURITY 0029	DATE OF EXTENDED MATURITY 11/20/97	DEFERMENT CHARGE 220.98	

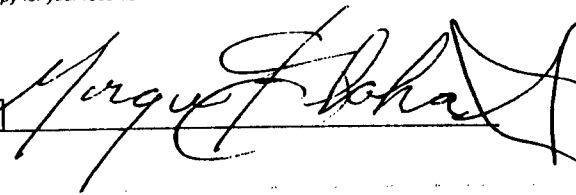
JOHN M FLAHERTY  
8750 PASO ROBLES AVENUE  
NORTHRIDGE, CA 91325

Your account's maturity date will be extended as a result of this deferment/extension. The deferment/extension payment will be applied to your account as:

A deferment fee.  
 A credit to current interest due.


Sign and return white copy along with the Deferment Charge Remittance.  
Retain yellow copy for your records.

APPROVAL 

SIGN HERE 

WFS/BCL-01 (Rev. 5/95)

TO: STEVEN G.  
FROM: DENNIS CRAIG 153

THE SIGNATURE ABOVE IS NOT MINE!  


**DEFERMENT AUTHORIZATION**

I hereby request that WFS Financial Inc defer the payment on my account as indicated below. I agree to pay the deferment charge shown below which is payable at the time I sign this authorization.

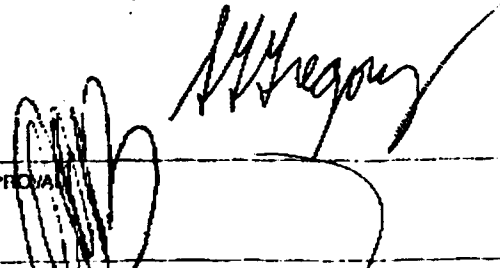
ACCOUNT NUMBER 530000852	ACCOUNT BALANCE 11,048.94	DATE OF DEFERMENT 05/26/95	NO OF Mos. DEFERRED 2
INSTALLMENT DEFERRED 01/27/95	INSTALLMENTS TO MATURITY 0029	DATE OF EXTENDED MATURITY 11/26/97	DEFERMENT CHARGE 320.59
		NEXT DUE 03/27/95	NEXT PAYMENT

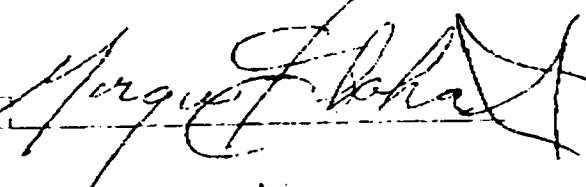
JOHN M FLAHERTY  
6750 PASO ROBLES AVENUE  
NORTHRIDGE CA 91325

Your account's maturity date will be extended as a result of this deferment/extension. The deferment/extension payment will be applied to your account as:

A deferment fee  
 A credit to current interest due.

Sign and return with copy along with the Deferment Charge Receiptance. Retain yellow copy for your records.

APPROVAL 

SIGN HERE 

WFS/RCL-01 (Rev. 5/95)

*follow 2 resolution*

TO: STEVEN G.  
FROM: DENNIS CRAIG 153

**DEFERMENT AUTHORIZATION**

I hereby request that Westcorp Financial defer the payment on my account as indicated below.  
I agree to pay the deferral charge shown below which is payable at the time I sign this authorization.

ACCOUNT NUMBER 153000052	ACCOUNT BALANCE 13,421.58	DATE OF DEFERMENT 02/15/94	No OF Mos DEFERRED 1
	INSTALLMENT DEFERRED 02/20/94	NEXT DUE 03/20/94	NEXT PAYMENT
	INSTALLMENTS TO MATURITY 0040	DATE OF EXTENDED MATURITY 10/20/97	DEFERMENT CHARGE 154.22

MR JOHN M FLAHERTY  
P. O. BOX 7701  
NORTHRIDGE CA 91327

Sign and return white copy along with the Deferment Charge Remittance.  
Retain yellow copy for your records.

APPROVAL  
*[Signature]*

SIGN HERE

**DEFERMENT AUTHORIZATION**

I hereby request that Westcorp Financial defer the payment on my account as indicated below.  
I agree to pay the deferment charge shown below which is payable at the time I sign this authorization.

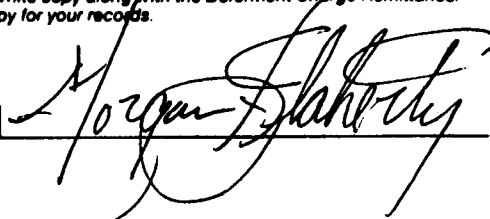
ACCOUNT NUMBER 1530000852	ACCOUNT BALANCE 13,421.58	DATE OF DEFERMENT 02/15/94	No OF Mos. DEFERRED 1
	INSTALLMENT DEFERRED 01/20/94	NEXT DUE 02/20/94	NEXT PAYMENT
	INSTALLMENTS TO MATURITY 0040	DATE OF EXTENDED MATURITY 09/20/97	DEFERMENT CHARGE 134.22

MR JOHN M FLAHERTY  
P. O. BOX 7701  
NORTHRIDGE CA 91327

Sign and return white copy along with the Deferment Charge Remittance.  
Retain yellow copy for your records.

APPROVAL

SIGN HERE



02/15/94 LOAN PMT \$134.22  
 3973 ACCOUNT NBR 1530000852  
 ACCOUNT NBR 1530000852  
 ACCOUNT BAL 13,421.58  
 INSTALLMNT DEFRD 01/20/94  
 REMAINING TERM 40  
 EFFECTIVE DATE 02/15/94  
 LN DUE DATE 02/20/94

SEQ#0089  
 EFF DT 02/15/94

**PAYMENT RECEIPT**

MATURITY DATE 02/20/97  
 BRANCH NO. 58 ACCOUNT NO. 1530000852  
 NBR MONTHS DEFRD 1  
 CUSTOMER'S NAME Morgan Flaherty  
 DEFER FEES 134.22  
 MR JOHN M FLAHERTY  
 Amount Collected \$ 140.25  
 P. O. BOX 7701  
 Applied to Account 91827  
 DFR 02/15/94 IL 1530000852  
 Change Returned \$ 6.03

**CASH**  
CHECK

**CASH RECEIVED**

1	X 100's	100	X Dollars	-
	X 50's		X Halves	-
	X 20's		X Quarters	-
4	X 10's	40	X Dimes	.20
	X 5's		X Nickels	.05
	X 1's		X Pennies	-
TOTAL CASH			140.25	

**CASH DISBURSED**

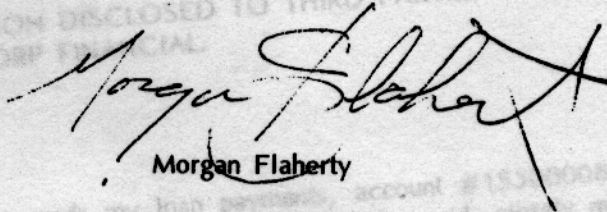
	X 100's		X Dollars	-
	X 50's		X Halves	-
	X 20's		X Quarters	-
	X 10's		X Dimes	-
	X 5's		X Nickels	-
	X 1's		X Pennies	-
TOTAL CASH				

CUSTOMER'S SIGNATURE Morgan Flaherty  
 Received By Tracy  
 Defendant

I am not really sure why you have said that my check 1052 for \$325.00 was not sufficient and unacceptable payment. The branch I dropped it off at stated that they never received any check from me at the time it was deposited at their branch. Thus far the check has not posted by my bank. What is the story?

I am well aware certain laws that govern certain collection practices. I am sure that you are familiar with California's Fair Debt Collection Practices Act (Civ. Code § 1788.4 and following). I am hoping that you can come to some kind of equitable solution to this dilemma. I want to be understood, I want to pay off my loan with your company. Please, I hope that no further action will need be taken from any party or parties that may, are, or could be involved in this matter. I pray that the appropriate steps are taken to insure amicable results.

ACCOUNT INFORMATION DISCLOSED TO THIRD PARTIES BY  
EMPLOYEES OF WESTCORP FINANCIAL SERVICES



Morgan Flaherty

Dear Sirs,

I realize that according to your records my loan payments, account #153-100852, are late. My records however, show that the dollar amount that I have thus far paid, exactly meets or exceeds the dollar amount that I am scheduled to pay according to the loan contract I signed. I feel that I have been charged unfairly for late charges and I am disputing these charges and the account balance that your records show.

The charge for insurance placed on my account may or may not be fair. I am checking with my insurance agent.

It has come to my attention that there possibly has been disclosure of information to third parties information pertaining to my loan with WESTCORP FINANCIAL SERVICES by employees of WESTCORP FINANCIAL SERVICES. The information that possibly has been disclosed, was to individuals having nothing to do with my loan. I acknowledge that creditors obtaining information concerning my residence, credit status, my employment status and history, and the history and credit of my residence is legal as well as ethical. However, disclosure of such information to third parties by WESTCORP FINANCIAL SERVICES was to no longer contact Heather Kennedy in regards to my loan connection to my loan with WESTCORP FINANCIAL SERVICES. Ms. Kennedy never has had, nor will ever have an legal connection to my loan with WESTCORP FINANCIAL SERVICES.

I am investigating whether or not WESTCORP FINANCIAL SERVICES or their employees have disclosed any information to or from my home and account with WESTCORP FINANCIAL SERVICES to any third party. I have contacted an attorney regarding this matter but at this time I have not retained his services.

Morgan Flaherty