

**TRANSCRIPT OF TELEPHONE CONVERSATION 20.11.1995  
MR DYER AND REPRESENTATIVES OF BRADFORD & BINGLEY BUILDING  
SOCIETY**

Female no. 1 : Thank you for calling the lending services helpdesk my name is Jean  
Clare how may I help you

Mr Dyer : Hello

Female no. 1 : Hello

Mr Dyer : Er, Mrs Sayers (?) please

Female no. 1 : Can I ask who's calling

Mr Dyer : Yeah, my name's Dyer, it's regarding Mr Dickson, Mrs Dickson

Female no. 1 : Right, have you got a mortgage account number please

Mr Dyer : Yeah, it's 134

Female no. 1 : Yes

Mr Dyer : 013/66224305

Female no. 1 : Is there anything I can help you with Mr Dyer ?

Mr Dyer : Well, you sent us a letter out on 14 December we received it  
Saturday

Female no. 1 : Right

Mr Dyer : Where you say, "following an extensive search of the Society's  
records we are unable to locate any details relating to your  
account prior to 1985"

Female no. 1 : Right

Mr Dyer : Right, now we're being sued for something by your, by you with  
Wilkinson, Alsop Wilkinson representing you

Female no. 1 : Right

Mr Dyer : Have they got the records ?

Female no. 1 : Right, let's have a look - was it statements that you were looking  
for ?

Mr Dyer : Yeah

Female no. 1 : Right

Mr Dyer : I presume an extensive search includes Alsop Wilkinson, does it ?

Female no. 1 : It would, yes

Mr Dyer : Would it

Female no. 1 : Erm, right, the account was taken out with us in 1985 on the 1st of  
April 1985

Mr Dyer : No, you took over the Building Society we were with

Female no. 1 : Oh right, I'm with you

**Dyer** : Yeah

**Female no. 1** : I'm sorry I thought it was taken out in 1985

**Mr Dyer** : No, it goes back to '79

**Female no. 1** : Just bear with me and I'll see if I can find out for you Mr Dyer, I won't be a moment

**Mr Dyer** : Thank you

**Mr Dyer is put on hold while enquiry is dealt with**

**Female no. 2** : Hello

**Mr Dyer** : Hello

**Female no. 2** : Hello, I'm Sheila, I do mortgage statements

**Mr Dyer** : Hi, my name's John Dyer, I'm phoning on behalf of Mrs Anne Dickson

**Female no. 2** : Yes, I do remember this account, er, I traced this for 6 hours last week

**Mr Dyer** : Yeah

**Female no. 2** : I had 5 boxes of records delivered from our Bradford office and I went through them with one of the other girls, we went through all the ledgers, all the computer print-outs and everything and it just isn't there

**Mr Dyer** : Have the Solicitors got it ?

**Female no. 2** : Sorry

**Mr Dyer** : You know your Solicitors Alsop Wilkinson, did you check with them ?

**Female no. 2** : No, we don't have, I can't find anything to give you a statement for the years before 1985

**Mr Dyer** : Right, but you know if your Solicitors request statements

**Female no. 2** : Uh huh

**Mr Dyer** : Because the dispute arises prior to you taking over this Merseyside Building Society, you see you took over Merseyside Building Society and the dispute arises prior to that, now if Alsop Wilkinson who are your Solicitors in this case

**Female no. 2** : Yes

**Mr Dyer** : Requested records from you details of the account

**Female no. 2** : Yes

**Mr Dyer** : Would you send them copies of the account ?

**Female no. 2** : I can't find any copies of the account

**Mr Dyer** : No, but is it possible that they were sent to Alsop Wilkinson after they left you ?

Female no. 2: I don't think so because as we explained in the letter we went through the Merseyside accounts and Mrs Dickson's name wasn't on any of these accounts

Mr Dyer : Wasn't it ?

Female no. 2: So the Merseyside Building Society had taken the Stockport Building Society over so if Mrs Dickson had been with the Stockport

Mr Dyer : No she was never with, no, no

Female no. 2: Well there's just nothing, Mrs Dickson's name isn't on any of the computer printouts, not in the ledgers or anything with this Merseyside Building Society

Mr Dyer : Right, now are other peoples names on, have you got all the records apart from Mrs Dicksons ?

Female no. 2: Erm, I don't know, I was only looking for Mrs Dickson

Mr Dyer : No but you have other details

Female no. 2: Yes, there's ledgers and everything and computer printouts and the gentleman who runs our fiche and form department who has run it for years actually helped me and he said well there's nothing there

Mr Dyer : mmm

Female no. 2: You know, we actually went back in ledgers to 19, I think it was 1947

Mr Dyer : Oh dear, thanks

Female no. 2: It's just, I'm very sorry, you know

Mr Dyer : It's alright

Female no. 2: I just can't find it anywhere

Mr Dyer : You've been most kind, no, no. Is Mr Laurie still work for you who used to be with the Merseyside Building Society or has he moved on ?

Female no. 2: No, I don't think so

Mr Dyer : No

Female no. 2: I don't know anyone from the Merseyside Building Society, and as I've said, you know, I spent 6 hours going through these records, you know, computer printouts, boxes of share certificates and everything and I just couldn't find Mrs Dickson's name anywhere on anything

Mr Dyer : Right so

Female no. 2: Even a name resembling, you know

Mr Dyer : Right so, you would pass photocopies over to the Solicitors presumably, wouldn't you ?

**Female no. 2 :** Erm, photocopies, what for ?

**Mr Dyer :** Well, say the Solicitors in the past requested the account, details of the account

**Female no. 2 :** Well, I should imagine, yes, somewhere along the line if they requested it the photocopies probably would have been passed over, erm

**Mr Dyer :** But her name should be in the roll list as it were

**Female no. 2 :** Yes, it should be in the roll list and it just wasn't

**Mr Dyer :** Alright, can I just have your name again please

**Female no. 2 :** My name is Sheila Firth, and I do statements for you

**Mr Dyer :** Alright, thank you Sheila

**Female no. 2 :** OK

**Mr Dyer :** Bye

**Female no. 2 :** I'm sorry I couldn't be more . . .

**Conversation ends.**

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