

**From:** Christi Grab [REDACTED]  
**Subject:** The Answers FTB Gave to Two of Malia Cohen's Question Was Misleading... Here Are More Details  
**Date:** June 22, 2026 at 8:16 PM

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Hi Ms. Cohen,

1. You asked Mr. Feaster what happens to the 58% of callers who can't get through on the phones.

First of all, FTB has no idea how many constituents can't get through because often times, there will be a message saying all lines are full. Mr. Feaster did disclose this, but I believe from the way he answered you, one may have gotten the false impression that the people who got that message counted as part of the 58%. They do not. The 58% is based on the number of constituents who manage to get into the queue in the first place.

When a constituent gets that message that all lines are full, the constituent has to call again and again and again until they get into the queue.

Once they manage to get into the queue, then the call is tracked by FTB. The very important data point that Mr. Feaster left out — a data point so important I believe its omission could be considered fraud — is that the constituent sits on hold for a long time — sometimes up to 3 hours — and then is hung up on when the call is transferred to an agent. I have cried many tears of anger and frustration over being hung up on after holding for well over an hour. Only to call back and have it happen again. And again.

Mr. Feaster also made it sound like if a constituent asks for a virtual hold, the return call always happens — that isn't true. It is my understanding that calls that aren't returned count as part of that 58%.

The other important data point that Mr. Feaster omitted is the number of people who voluntarily hang up versus the number of people FTB hangs up on. That should have been publicly disclosed in the presentation. Mr. Feaster also should have disclosed exactly what percentage of virtual hold calls are actually returned.

In my own experience, FTB's automated system will hang up on you if there is background noise. It will say something to the effect that the system doesn't understand what you are saying and disconnect the line. A piece of data that I am interested in knowing is whether FTB identifies those system malfunctions as a voluntary hang up or as FTB hanging up on them. I'd also like to know if the next generation of upgrades will fix that problem. Most of us can't escape background noise.

Yet another data point I would like to see disclosed is the number of live chats that actually resolve the matter. When I've tried live chat, most of the time, I was told that I had to call in. Of course, since I did make contact with the live chat agent, FTB tracks that as a successful contact, despite the fact it was just a waste of my time. I've asked the Disclosure Department for the resolution rates of live chat and they said FTB doesn't track that. I believe that FTB should.

2. You also asked Mr. Tavares and Ms. Witherspoon whether people tended to go back into Collections once they got out of Collections. Neither provided a real answer.

I believe that is because once someone goes into Collections, they never get out. In my own experience, no matter how much money I sent (by the end of my 8-year ordeal, I'd sent ~~XXXX~~ more than FTB believed I owed), I couldn't get out of Collections until the governor got involved. Even my Assemblyman couldn't get me out of Collections.

In *Grab v. FTB*, I documented a lot of accounting fraud tied to the Collections department, including overcharging interest. Chelsea Hubbard stated under penalty of perjury that FTB does not keep accurate accounting records. In the meeting today, FTB highlighted how profitable the Collections department is. I suspect much of the profitability is tied to the accounting fraud that was uncovered in my court case.

I have had numerous people contact me who stated that they've had wage garnishments for many years and their outstanding balance has not gone down. When they've asked the Disclosure Department for amortization schedules, the Disclosure Department sent a list of payments made, with no information about how much was applied to principal vs interest, interest rate, etc. If FTB weren't overcharging interest, they'd send the full amortization schedules.

I believe the Disclosure Department is routinely committing fraud by calling a list of payments an "amortization schedule." I believe the Disclosure Department is doing so at the direction of the Legal Department in order to cover up that FTB is overcharging interest. And, of course, it is always someone in the Disclosure Department that signs the letter fraudulently stating that the list of payments is an "amortization schedule"... because it is standard operating procedure for the Legal Department to set people up in other departments as patsies.

I hope that I have been able to shed some light on FTB's procedures. I also hope you will do something to correct these issues.

Regards,

Christine Grab