

IDENTITY THEFT

HAS SOMEONE FILED A BANKRUPTCY USING YOUR IDENTIFYING INFORMATION?

First, contact the fraud department of the three major credit reporting agencies. Tell them to flag your file with a fraud alert including a statement that creditors should call you for permission before they open any new accounts in your name. These credit reporting agencies are (source - FTC):

| | <u>To Report Fraud</u> | <u>To Order a Credit Report</u> | <u>Website</u> |
|--------------|------------------------|---------------------------------|------------------|
| Equifax: | (800) 525-6285 | (800) 685-1111 | www.equifax.com |
| Experian: | (888) 397-3742 | (888) 397-3742 | www.experian.com |
| Trans Union: | (800) 680-7289 | (800) 916-8800 | www.tuc.com |

Second, order your credit report. Verify the report for inaccuracies. If you have recently been turned down for credit, you are entitled to a free report. Otherwise, the charge is up to \$8. (It's a good idea to order a report at least once per year, to make sure there are no problems.)

Third, file a police report at the station closest to your home. Send this report to the three credit reporting agencies listed above, along with a cover letter detailing the situation. These agencies are required to send the police report and your letter to any company requesting your credit information. Even if the police are reluctant to give you a report, insist on it - this will provide valuable information to your creditors.

Fourth, contact the creditors for any accounts that have been tampered with or opened fraudulently. Ask to speak with someone in the security or fraud department and follow up with a letter to this person.

Fifth, write a letter about the problem to:

Fraud Section
Office of the U.S. Trustee
725 South Figueroa Street, Suite 2600
Los Angeles, CA 90017

Provide as much information as possible, including all information and documentation you may have on who is stealing your identity!

SAMPLE LETTER OF COMPLAINT

RE: POSSIBLE IDENTITY THEFT

(your address)

(date)

Fraud Section
Office of the U.S. Trustee
725 S. Figueroa Street, Suite 2600
Los Angeles, CA 90017

Re: (Name of Debtor, Bankruptcy Number)

I have a complaint about a possible bankruptcy fraud. Here are the facts:

1) I was turned down for credit on (date).

2) I obtained my credit report and found these errors on it:

(list errors, including bankruptcy)

3) I believe (or have evidence) that (name of person) stole my social security number (or name, or other identifying information) because:

(list all evidence and attach copies of all documents which show evidence of who used your identifying information).

Very truly yours,

(your signature)

(your printed name)

Enclosures