



MINNESOTA IDENTITY THEFT TOOLKIT

Action Plan • Reporting Log • Information



OFFICE OF JUSTICE PROGRAMS
MINNESOTA DEPARTMENT OF PUBLIC SAFETY

STEP 1 – PREPARE

- **Read EACH page of the Toolkit and Log. Not all pages will apply to your particular situation, but it is important to read each one so that you cover all your bases.**
- Get two folders, large envelopes, or other containers in which to keep documents.
- Label one “ORIGINALS.” In it keep the originals of all materials you compile. Do not send your original documents to anyone. Keep them safe.
- Label the second folder “COPIES.” In it keep copies of everything relevant to your identity theft.
- Use this Toolkit and Log to document your progress.
- Begin by making several copies of the charts and sample letters in this Toolkit and Log.
- Prepare yourself mentally and emotionally. Know that clearing your credit history may take many months and many hours of your time. You may also incur out-of-pocket expenses, such as postage and copying. Keep track of these expenses in the areas provided in the charts and at the bottom of each page.
- Understand that you may not be able to speak to a live person when you make telephone calls to credit reporting companies or other businesses. Most of them use automated telephone systems.
- Send all mail certified, return receipt requested. This is expensive, but worth it because it allows you to prove that your letters were received. Our form letters have a place below the recipient’s address for you to record the certified mail number. This will help you match the postal service return cards (green cards) to your copies of the letters. When the green card is returned to you paper clip it to the copy of the letter that matches the card and keep it in your folder.
- Do not take shortcuts. Follow up phone calls with letters confirming what was said. A document speaks for itself, whereas you may not be able to prove what was discussed in a disputed telephone conversation.
- Keep track of your time. This Toolkit contains spaces for you to record the time spent working on your case. Record even a few minutes, because they add up.

Time Spent

Expenses

PROVING WHO YOU ARE

The first thing you will be asked to do is prove who you are. You will need copies of your driver's license or government issued ID card, your Social Security card, and most recent utility bills. You may be asked to prove your residence address for the last 5 years. Companies prefer to use utility bills as proof of address. Contact your utility provider and request a printout showing where you have had service for the past 5 years.

INFORMATION ABOUT YOU		
FULL NAME	DOB	SSN
OTHER NAMES USED		Driver's license or ID number
ADDRESSES FOR PAST FIVE YEARS		

Time Spent	
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Expenses	
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HOW DID YOU FIND OUT?

The second thing you will be asked is, “*Why do you think you are a victim of identity theft?*” Make your answer as short, yet as complete, as possible. Answer the questions below as accurately as possible. Use this chart as an outline when you speak to anyone about your identity theft. This will help you keep your communications consistent. You will use this information repeatedly in making reports and collecting evidence of your identity theft.

Question	Answer
How did you find out your identity was stolen? <i>Examples: I was turned down for a car loan, or I got calls from a bill collector.</i>	
When did you find out that your identity had been stolen?	
What accounts, information, or property was taken and in what amount? <i>Include as much information as you have. You will add to this later.</i>	
What accounts were opened fraudulently using your identity? <i>Include as much information as you have.</i>	
Do you have written proof of the identity theft yet? <i>Example: A letter from a collection agency.</i>	

Time Spent

Expenses

STEP 2 – REPORT

Reporting your identity theft takes several steps, and it may feel overwhelming. Each step is important, so do not be tempted to omit a step. First, notify the credit reporting companies and report your identity theft to law enforcement and the Federal Trade Commission (FTC).

CREDIT REPORTING COMPANIES – NOTIFY EQUIFAX, EXPERIAN, OR TRANSUNION that you are an identity theft victim and request that a **90-day fraud alert** be placed on your credit report. That company should notify the other two, although it is recommended to contact all three. A fraud alert is a simple note that lets creditors know someone may be fraudulently applying for credit with your information. Notify **Innovis** separately because it does not currently share information with the other companies. During the phone call, request a free copy of your credit report. Request that the first 5 numbers of your Social Security Number be blocked from your credit report. After you have compiled more information, send a letter confirming your conversation and disputing all fraudulent activity on your credit report. At that point, you will be able to request an extended **7-year fraud alert** or a **credit freeze** at no cost under Minnesota Statutes section 13C.016, subdivision 2. If you have Internet access, you can get an instant credit report at www.annualcreditreport.com. If your credit report has had a lot of imposter activity, though, it may take up to two weeks to receive it by mail.

Agency	Phone /Address	Contact Date	Time Spent/ Expenses	Contact Person (Name/Title)	Notes of Contact	Date Dispute Letter Mailed
Equifax	800-525-6285 P.O. Box 740241 Atlanta, GA 30374					
Experian	888-397-3742 P.O. Box 9532 Allen, TX 75013					
Transunion	800-680-7289 P.O. Box 6790 Fullerton, CA 92834					
Innovis www.innovis.com	1-800-540-2505 P.O. Box 1358 Columbus, OH 43216					

Time Spent

Expenses

FEDERAL TRADE COMMISSION (FTC) – It is important to file a complaint with the FTC. The FTC will not investigate your case, but after making a report, your information will be entered into the Identity Theft Data Clearinghouse, a nationwide data bank that documents instances of identity theft in the U.S. to assist law enforcement in the investigation and prosecution of identity thieves. The FTC prefers that complaints be filed online; however, if you do not have computer access, you may file a complaint by telephone or mail. If you file a complaint online, you can print out a copy of your report. Take the printed report to a notary public and sign it. Then, you will have an identity theft affidavit that can be copied and sent to local law enforcement agencies, creditors, and credit reporting companies.

FEDERAL TRADE COMMISSION	Method of Contact	Time	Date	Contact Person	Report Taken	Copy Requested	Copy Received
FTC online form: www.ftc.gov/idtheft Phone: 877-438-4338 TTY: 866-653-4261 Identity Theft Clearinghouse Federal Trade Commission 600 Pennsylvania Ave. NW Washington, DC 20580	<input type="checkbox"/> ONLINE <input type="checkbox"/> PHONE <input type="checkbox"/> MAIL				<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
NOTES OF CONTACT							

If you did not print your FTC complaint, complete an FTC ID Theft Affidavit, which is available from the FTC. Fill in the blanks as completely as possible. Do not sign it until you are in front of a notary public.

Time Spent

Expenses

LAW ENFORCEMENT – Notify your local police or sheriff’s department that you are a victim of identity theft/financial fraud. Ask to make a complaint. Request that an official written incident report be made and ask for an official copy suitable for sending to creditors. This copy should be provided to you at no cost under Minnesota Statutes section 609.527, subdivision 5(b). If you have an identity theft affidavit or complaint report from the FTC, ask that a copy be attached to your police report. Also request that your name be submitted to the FBI’s NCIC Identity Theft File, which provides a means for law enforcement to flag stolen identities and identify imposters when they are encountered. You may encounter resistance initially. If so, be polite but firm. Advise the agency that you will provide additional information as it becomes available. If you are in Minnesota, you can politely remind the agency that Minnesota Statutes section 609.527, subdivision 5(b) mandates that an identity theft report be taken in the place where the victim lives even if the crime occurred in another jurisdiction.

If the crime was committed using the Internet, complete an online complaint for with the Internet Crime Complaint Center. It will research, and refer your complaint to law enforcement and or regulatory agencies for any investigation they deem to be appropriate.

Agency	Phone Number	Time	Date	Contact Person (Name/Title)	Notes of Contact	Report Taken	Copy Requested	Copy Received
Local Police Department						<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
County Sheriff’s Office						<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
Other						<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO

FBI - National White Collar Crime Center	Method of Contact	Time	Date	Notes of Contact	Report Taken	Copy Requested	Copy Received
Online complaint form for Internet crimes only: www.ic3.gov	<input type="checkbox"/> ONLINE <input type="checkbox"/> PHONE <input type="checkbox"/> MAIL				<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO

Time Spent

Expenses

YOUR BANK AND CHECK VERIFICATION COMPANIES – If an identity thief has passed checks in your name or used your bank account, notify your bank and the major check verification companies. Ask your bank to change your account number and issue new checks. Contact check verification companies to make a report of identity theft and request that they notify retailers not to accept checks with the old account number on them. You may also be able to get a free annual credit report from these companies.

Company	Phone Number/Address	Date	Time Spent/ Expenses	Contact Person (Name/Title)	Notes of Contact	Date Letter Sent
Telecheck	800-710-9898 P.O. Box 4451 Houston, TX 77210					
Certegy, Inc.	800-437-5120 11601 N. Roosevelt Blvd. St. Petersburg, FL 33716					
Check Rite	800-766-2748 P.O Box 66178 Chicago, IL 60666					
Chex Systems	800-428-9623 12005 Ford Rd. Dallas, TX 75234					
Your bank						
Your bank						
Your bank						

Time Spent

Expenses

OTHER REPORTS

You may need to make reports to other agencies besides the credit reporting bureaus, the FTC, and law enforcement depending on the extent of your identity theft. Be sure to record information about each report in the chart on the next page.

U.S. POSTAL INSPECTOR – Make a report to the U.S. Postal Inspector only if you believe the United States mail was used to steal or abuse your identity. The Postal Inspection Service prefers that reports be made; however, you may make a complaint by telephone or mail. Contact <http://postalinspectors.uspis.gov/forms/idtheft.aspx>, 877-876-2455, or Criminal Investigation Service Center, ATTN: MAIL FRAUD, 222 S. Riverside Plaza, #1250, Chicago, IL 60606-6100).

MINNESOTA DRIVER AND VEHICLE SERVICES – If an identity thief has used your driver’s license or state ID card or obtained either form of identification using your information, notify Driver and Vehicle Services to obtain a replacement. Complete a **confirmation of identity form** (<https://dps.mn.gov/divisions/dvs/forms-documents/Documents/VictimofIdentityTheft.pdf>) to request a “driving record flag” that will alert law enforcement officers that someone else may be using your identity. For more information, contact the Minnesota Department of Public Safety Driver and Vehicle Services, 445 Minnesota Street, Suite 170, St. Paul, MN 55101-5170, 651-297-3298, TTY 651-282-2463.

MINNESOTA BUREAU OF CRIMINAL APPREHENSION – If someone has used your identity in a criminal prosecution, contact the Bureau of Criminal Apprehension (BCA) to question the identity on the criminal record. For information, go to the BCA Website (dps.mn.gov/divisions/bca/Pages/criminal-history-general-information.aspx) or call 651-793-2400. You will be asked to complete a Questioned Identity Form (<https://dps.mn.gov/divisions/bca/Documents/Questioned%20Identity.doc>). Additional information on how to deal with criminal identity theft can be found in the Criminal Identity Theft handout (<https://dps.mn.gov/divisions/ojp/forms-documents/Documents/Criminal%20Identity%20Theft%20Guide.pdf>).

MINNESOTA FRAUD ENFORCEMENT PARTNERSHIP – To report phone, mail, or email fraud and scams, contact the Minnesota Fraud Enforcement Partnership 1-866-347-0911 or at report@mnscams.org.

Time Spent

Expenses

U.S. SOCIAL SECURITY ADMINISTRATION – For information regarding lost or stolen social security cards, go to the Social Security Administration Website (www.ssa.gov) or call 800-772-1213. Order a copy of your Social Security earnings record, which will be mailed to you for a fee, or obtain an immediate free copy at your local Social Security office. Go in person to the local office to report any discrepancies in your earnings and to ask for a corrected earnings report to be issued.

U.S. INTERNAL REVENUE SERVICE (IRS) – If you learn that somebody has been using your Social Security number for employment, contact the Identity Protection Specialized Unit at the IRS at 1-800-908-4490 to assist you with tax related problems that may arise and to have your Social Security number flagged to alert auditors (internal personnel?) to your stolen identity. If you experience tax problems due to your identity theft, complete an IRS form 911, available on the IRS Website (www.irs.gov) and send it to the address listed on the form to receive assistance from the U.S. Taxpayer Advocate. You can also reach the Taxpayer Advocate at 1-877-777-4778.

U.S. CITIZENSHIP AND IMMIGRATION SERVICES (USCIS) AND/OR U.S. DEPARTMENT OF STATE – If your naturalization or citizenship certificate or your green card has been lost or stolen, go to the USCIS Website at www.uscis.gov or call 1-800-375-5283. For information about lost or stolen passports, visas, or arrival/departure records, visit the U.S. Department of State Website at www.state.gov for information. If you are not a United States citizen, you must contact your consulate to replace your passport. Some consulates will request a law enforcement report.

A chart for recording this information is found on the next page of this Toolkit.

Time Spent

Expenses

Chart for Recording Contacts with Other State and Federal Agencies

Agency Name	Phone Number/Address	Date Contacted	Time Spent/Expenses	Contact Person (Name/Title)	Notes of Contact

Time Spent

Expenses

STEP 3 - INVESTIGATE

Next, you need to discover and document how extensively the thief has used your identity. Start by reviewing your last few bank or financial account statements, your credit card bills, and your credit reports. Mark any activity or accounts that do not belong to you. Call SCAN 1-800-262-7771 to find out if a thief has been passing bad checks in your name. Record information about any fraudulent activity or accounts in the following table. Contact law enforcement agencies and credit reporting companies to update your reports with any information received since making your original reports.

Company, Bank, or Other Institution Name	Phone/Address	Fraudulent Account Number	Amount Involved	Notes of Contact	Time Spent/Expenses

Time Spent

Expenses

STEP 4 – DISPUTE

Write the fraud or security department of each credit reporting company and each creditor, company, debt collector, or financial institution associated with each fraudulent account. Request that each fraudulently used account be closed and removed from your credit report. You should also request a copy of all applications or business transaction records relating to your identity theft; the Fair Credit Reporting Act allows you to receive this information. You can use the form letters in this packet. Your letters must include the following:

1. Proof of your identity, such as a copy of your government issued ID card, *e.g.*, your driver's license;
2. Copy of your ID theft report from police and an executed ID Theft Affidavit (as a practical matter, we recommend sending **both** a police report and an ID theft affidavit because some police reports do not include complete information);
3. List of each fraudulent item on your credit report.

If you follow this procedure, the credit reporting companies must remove fraudulent accounts from your credit report within 4 days unless they perform an investigation that proves the accounts to be yours. Within 30 days, creditors must also send you copies of their records regarding accounts and transactions that are the result of identity theft. Follow this procedure for every account or transaction that is not yours. Send your letters by certified mail, return receipt requested, and keep a copy.

A chart for recording this information is found on the next page of this Toolkit.

Time Spent

Expenses

LOG OF DISPUTE LETTERS

Recording Dispute Letters to Credit Bureaus, Creditors, Debt Collectors, and Financial Institutions

INFORMATION ABOUT BUSINESS OR FINANCIAL INSTITUTION (Bank, credit card company, business, debt collector)		Notes of Contact	
Name of company			
Phone/Address			
Account number			
Contact person (Name/title)			
Contact date:	Date of Follow-up letter:	Time spent/expenses:	
INFORMATION ABOUT BUSINESS OR FINANCIAL INSTITUTION (Bank, credit card company, business, debt collector)		Notes of Contact	
Name of company			
Phone/Address			
Account number			
Contact person (Name/title)			
Contact date:	Date of Follow-up letter:	Time spent/expenses:	

Make copies of these forms as necessary.

Time Spent

Expenses

STEP 5 – MONITOR

Because you can get one free report per credit reporting company per year, it is a good idea to stagger your report requests. Ask for a free credit report from a different company every three to four months so that you can continuously monitor your credit. Make sure that you review all bank and credit card statements monthly and dispute fraudulent items immediately. Keep an accurate record of all people and businesses that contact you regarding your identity theft and any follow-up contacts that you make. Keep a copy of all letters that you send and all information that you receive.

Company, Bank, Other Institution Name	Phone/Address	Contact Person (Name/Title)	Date of Contact	Time Spent/Expenses	Notes of Contact

Time Spent

Expenses

STEP 6 – DOCUMENT

Document your out-of-pocket expenses using the form below. Log every penny you spend, including cost of telephone calls, copies, postage, and any other expenses you incur. Keep copies of receipts, telephone bills, and other written evidence of your expenses.

Date	Paid to	Description	Amount

Time Spent

Expenses

STEP 7 – PREVENT

Take the following actions to prevent future identity thefts.

Watch your trash. Shred any documents with account or identity information before you throw them away or recycle them. This includes bills, account statements, bank statements, tax returns, and credit card offers.

Watch your mail. If possible, install a mail box that locks so that thieves cannot steal your mail. When you go out of town, contact your local post office and ask that your mail be held until you return.

Consider a credit freeze. A credit freeze makes your credit report unavailable for viewing by most potential creditors unless you take steps to thaw it. It takes about 3 business days to thaw a credit freeze. When a potential creditor makes a request to see your credit report, the reporting agency notifies the potential creditor that your report cannot be viewed unless you take steps to release your credit report. If you are a victim of identity theft, there should be no charge for placing a freeze on your credit; however, if you are not a victim or if you are requesting a thaw, you may be charged a nominal fee. You can request a credit freeze in writing with each credit reporting company. Send your request by certified mail.

Equifax Security Freeze

P.O. Box 105788
Atlanta, GA 30348

Experian Security Freeze

P.O. Box 9554
Allen, TX 75013

Trans Union Security Freeze

P.O. Box 6790
Fullerton, CA 92834-6790

Innovis Security Freeze

P.O. Box 1373
Columbus, OH 43216-1373

Opt out of credit card offers. Visit www.optoutprescreen.com and follow the instructions or call 1-888-5-OPT-OUT (1-888-567-8688).

Get on the federal “no call” list. Visit <https://www.donotcall.gov/> or call 1-888-382-1222 to register your home and cell phone numbers. After your numbers have been placed in the registry for 31 days, most telemarketers should not call you. Charities, political organizations, and businesses with whom you currently do business are exempt and are generally allowed to contact you unless you specifically ask them not to.

Surf Safely. Protect email and other online accounts with passwords. Do not use passwords that are easily guessed, *e.g.*, your name, your birthdate, or your telephone number. Do not keep a list of your passwords on your computer or near your computer. Do not open or respond to emails unless you know the sender. Do not respond to emails asking for passwords or personal information. Find out more at www.OnGuardOnline.gov.

Verify charities before you donate. Visit GuideStar at www.guidestar.org (1-800-421-8656) or Charity Watch at www.charitywatch.org (773-529-2300) before donating to make sure the charity is legitimate.

Time Spent

Expenses

IF YOU NEED ADDITIONAL HELP

No publication can cover every conceivable situation that may arise for a victim of identity theft or financial fraud. You may have questions that are not answered in this publication. Help is available.

Minnesota Office of Justice Programs

Crime Victim Justice Unit
1-800-247-0390, ext. 3
445 Minnesota Street, Suite 2300
St. Paul, MN 55101-1515
<http://ojp.dps.mn.gov>

Minnesota Attorney General's Office

1-800-657-3787
TTY:1-800-366-4812
1400 Bremer Tower
445 Minnesota Street
St. Paul, MN 55101
www.ag.state.mn.us

FTC's Consumer Response Center

1-877-ID-THEFT (438-4338)
Consumer Response Center
Federal Trade Commission
600 Pennsylvania Ave, NW
Washington, DC 20580
www.ftc.gov

Identity Theft Resource Center

1-888-400-5530
www.idtheftcenter.org

Privacy Rights Clearinghouse

www.privacyrights.org

Money Scam Prevention

www.fakechecks.org

National Consumer's League Fraud Center

1-800-876-7060
www.fraud.org

Report SPAM

Email: spam@uce.gov

Medicare Fraud?

1-800-633-4227
www.medicare.gov

SAMPLE LETTER TO CREDIT REPORTING COMPANIES

Sender's Name:

Sender's Address:

Sender's City/State/Zip:

Date:

Equifax

FRAUD DEPARTMENT

P.O. Box 740241

Atlanta, GA 30374

Certified mail no.

Experian

FRAUD DEPARTMENT

P.O. Box 9532

Allen, TX 75013

Certified mail no.

Transunion

FRAUD DEPARTMENT

P.O. Box 6790

Fullerton, CA 92834

Certified mail no.

Re: Dispute or File No.

This letter will confirm that I am a victim of identity theft. If you have not already done so, please place an extended seven year fraud alert on my credit report and remove the first five digits of my Social Security Number from my credit report. In reviewing my credit report, I have found the following fraudulent inquiries/accounts which are related to transactions that were not initiated by me:

I am disputing these entries to my credit report under the Fair Credit Reporting Act as amended by the Fair and Accurate Credit Transactions Act because the transactions represented by the entries were not initiated by me but by an imposter. Please block the disputed entries from my credit report because they are attributable to identity theft. If you do not remove the disputed entries, please provide proof of your reinvestigation and the reason for non-removal.

Please add the following statement to my credit report: FRAUD VICTIM! DO NOT EXTEND CREDIT WITHOUT CONTACTING ME PERSONALLY. MY DAYTIME PHONE NUMBER IS .

I am enclosing a copy of my police or sheriff's report, ID theft affidavit, and ID for your convenience. Please do not hesitate to contact me if you have questions regarding this matter.

Sincerely,

Signature

Printed name:

SAMPLE LETTER TO BUSINESSES

Sender's Name:

Sender's Address:

Sender's City/State/Zip:

Date:

Business Name:

ATTN: Collections or Fraud Department

Business Address:

Business City/State/Zip:

Certified mail no.

Re: Account or File No.

This letter will confirm that I am a victim of identity theft. I have made a report to law enforcement and have requested that an extended seven year fraud alert be placed on my credit report. In reviewing my credit report, I have found the following fraudulent inquiries, accounts, or debts at your business which are transactions that were not initiated by me:

I am disputing these inquiries, accounts, debts, and entries to my credit report under the Fair Credit Reporting Act as amended by the Fair and Accurate Credit Transactions Act because these transactions were not initiated by me. Please close the referenced accounts and take whatever steps are necessary to remove the disputed entries from my credit report because they are attributable to identity theft. Please note that the Fair Credit Reporting Act places a duty on you to transmit accurate information to credit reporting agencies including informing credit reporting agencies that I have disputed the above-referenced debts or accounts. **I am disputing both the accuracy of the alleged debt and the specific information about the debt furnished by you to credit reporting agencies.**

As a victim of identity theft, I am entitled to a copy of all documentation regarding the accounts or debts referenced above. Please provide the following to me at the above address:

- Application records
- Screen prints of internet or telephone applications
- Account statements
- Payment/charge slips
- Summary of investigation or investigator's report
- Delivery address(es)
- Telephone numbers and identifying information used to open or access the account
- Any other documents associated with the account.

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I will be furnishing these documents to law enforcement agencies in order to assist with their investigation and the prosecution of my case.

Please note that the federal Fair Debt Collection Practices Act prevents you from placing a disputed debt or account with a collection agency – especially when you have been notified that a debt or account was fraudulently obtained by identity theft.

I am enclosing a copy of my police or sheriff's report for your convenience. Please do not hesitate to contact me in writing if you have questions regarding this matter.

Sincerely,

Signature and printed name

SAMPLE LETTER TO BILL COLLECTORS

Sender's Name:

Sender's Address:

Sender's City/State/Zip:

Date:

Collection Agency Name:

Address:

City/State/Zip:

Certified mail no.

CEASE AND DESIST LETTER NOTICE OF DISPUTED DEBT – IDENTITY THEFT REQUEST FOR INFORMATION

Re: Account or File No.

This letter will confirm that I am a victim of identity theft. I have made a report to law enforcement and have requested that an extended seven year fraud alert be placed on my credit report. You have contacted me regarding the above-referenced alleged debt. **This letter will serve as notice to you that the underlying transaction was not initiated by me but by an imposter, that I am disputing the above-referenced debt, and that I am a victim of identity theft.**

Under the Fair Credit Reporting Act and the Federal Fair Debt Collections Practices Act, you have a duty to report this dispute to the creditor, your client. You are prevented from making a report of this disputed debt to credit reporting agencies. If you have not already done so, please close the referenced accounts. If you have furnished information to credit reporting agencies, please take whatever steps are necessary to remove the disputed entries from my credit report because they are attributable to identity theft. Please note that the Fair Credit Reporting Act places a duty on you to transmit accurate information to credit reporting agencies including informing credit reporting agencies that I have disputed the above-referenced debts or accounts. **I am disputing both the accuracy of the alleged debt and the specific information about the debt furnished by you to credit reporting agencies.**

As a victim of identity theft, I am entitled to a copy of all documentation regarding the accounts or debts referenced above. Please provide the following to me at the above address:

- Application records
- Screen prints of internet or telephone applications
- Account statements
- Payment/charge slips
- Summary of investigation or investigator's report
- Delivery address(es)
- Telephone numbers and identifying information used to open or access the account
- Any other documents associated with the account.

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I will be furnishing these documents to law enforcement agencies in order to assist with their investigation and the prosecution of my case. Their job will be easier if your records are produced in a form that can be used in court. I am enclosing a standard business records affidavit, and I respectfully request that you execute it or a similar business records affidavit to accompany the records that you send to me.

Other than providing account documentation, I request that you cease communications to me about the alleged debt referenced above. The Fair Debt Collection Practices Act requires that you honor this request.

I am enclosing a copy of my police or sheriff's report, ID theft affidavit, and photo ID for your convenience. Thank you in advance for your help in resolving this matter.

Sincerely,

Signature and printed name