

Mistaken Identity and Identity Theft



COMMUNITY
DEVELOPMENT
PROJECT

Being the victim of identity theft or mistaken identity can be an overwhelming and upsetting experience, but you CAN deal with the problem by taking these steps.

File a Police Report

1. Go to your local police precinct, or the precinct where the ID theft occurred, and ask to file a report.
2. Bring supporting documentation (such as debt collection letters or credit reports).
3. Make sure the report is accurate and has enough detail about the crime to establish that you are a victim.
4. If the police won't take a report, try to file a report with the state police or the Attorney General.

Fill Out an Identity Theft Affidavit

1. You can download the form from the Federal Trade Commission website at: <http://www.ftc.gov/bcp/edu/resources/forms/affidavit.pdf>.
2. You will need to provide at least some information on how the fraud occurred.
3. NOTE: There are very detailed instructions. Please follow them *exactly*.
4. Get your ID Theft Affidavit notarized.

You can also make a more detailed *Identity Theft Complaint*. It can be used to permanently block fraudulent information and debts from appearing on your credit report, or to prevent a company from collecting debts that resulted from ID theft. Call 1-877-438-4338 or find the form online at: <https://www.ftccomplaintassistant.gov/>.

Vacate Judgments

If there have been judgments mistakenly filed against you, you can clear them by filing orders to show cause.

1. Go to the court where the judgment was obtained.
2. Request to see the file for each case against you and photocopy everything (bring lots of quarters). For more information, see the "Filing an Order to Show Cause" factsheet.
3. Get a court-certified letter to show that the judgment has been vacated.

Dispute Errors in Your Credit Report

1. Write to each of the credit-reporting agencies to dispute the errors on your credit report.
2. Explain which information is fraudulent. Include copies of the police report, the ID theft affidavit, and documents from court.
3. You may have to provide proof of your identity such as SSN, name, address, or other personal information.
4. See the sample letter on the back of this factsheet.

Put a Security Freeze on Your Accounts

A security freeze prevents thieves from successfully applying for credit or loans in your name and also blocks creditors or lenders from accessing your credit file. To allow other parties access, you can temporarily lift a freeze using a password. As a victim of ID theft, all security freeze services are free, provided you provide a police report and/or FTC ID theft affidavit.

For more information, see the "Placing a Security Freeze on Your Credit File" factsheet.

Sample Letter to Dispute Errors on Credit Report

Date

Your Name

Your Address

Your City, State, Zip Code

Complaint Department

Name of Consumer Reporting Company

Address

City, State, Zip Code

Dear Sir or Madam:

I am a victim of identity theft. I am writing to request that you block the following fraudulent information in my file. This information does not relate to any transaction that I have made. The items also are circled on the attached copy of the report I received. [Identify item(s) to be blocked by name of source, such as creditors or tax court, and identify type of item, such as credit account, judgment, etc.]

Enclosed is a copy of the law enforcement report regarding my identity theft. Please let me know if you need any other information from me to block this information on my credit report.

Sincerely,

Your name

Enclosures: (List what you are enclosing.)

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