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206-
12/30/89

Mr. Simson Garfinkel
c/o Whole Earth Review
27 Gate Five Road
Sausalito, CA 94965

Dear Mr. Garfinkel,

I read your article "Social-Security-Numbers and other telling information" in the fall issue of Whole Earth Review with great interest. The situation you describe Meg Powers as being in is almost like the one I find myself in.

I moved from Houston, Texas, to Spokane, Washington, in 1987. I applied for a personal loan in 1989 - the first application for credit I had submitted since my move. I have always maintained excellent credit (I had purchased an automobile just prior to leaving Texas and had an excellent credit report). I was shocked to find that multiple accounts with outstanding delinquent balances in the thousands of dollars plus over 40 inquiries from companies all over the United States showed up on my credit report. Needless to say, I was denied credit. All of these accounts and inquiries had been added to my report during 1988 and 1989 by someone using a P.O. Box address in Texas and my social security number.

I have been fighting this for months now. So far, I have:

1. Contacted the Washington State Attorney General's office. They were of no help.
2. Contacted the Federal Trade Commission in Seattle. They sent me brochures but offered no real help.
3. Spent time at Gonzaga Law Library reading about state and federal laws regulating credit bureaus. I found there really is no regulation.
4. Contacted over 5 local attorneys in private practice. None had any helpful suggestions. Two actually said, "If I was you, I'd go to court and change my name and social security number and start from scratch."

5. Spent 3 afternoons meeting with representatives of C.B.I. (and multiple phone calls) who agree that I have been victimized by a "credit doctor" (and have even put this in writing at mine and the local newspaper's requests - see #8), but say they can do nothing. They "investigated" but the creditors either didn't reply or simply confirmed that I'm the culprit. They suggested that I write every creditor myself as well as contact T.R.W. and T.U.C.I.C.
6. Contacted T.R.W. and T.U.C.I.C. They also show inaccurate information. I filed disputes. They "investigated". They told me essentially the same thing as C.B.I.
7. Wrote over 40 letters to creditors. Most I am still waiting for responses from. Those that have responded have been in regard to inquiries only. The copies of the original credit applications which I requested are clearly not mine. They say, "Thank you, we're putting the information in our fraud file." but despite my requests to remove the inquiries from my credit report, they remain.
8. Wrote the local newspaper, The Spokesman Review. They have run two columns on my story - Sept. 1989 and this month. On my request, in Sept., they contacted one of the creditors who had opened a fraudulent account. Through the newspaper's efforts, I received a letter from the president of the company, from the manager of their collection agency and from their attorney, all stating I was not responsible for the debt and it would be removed from my credit report. Guess what - it's still on my report today.

This is a nightmare. I am amazed at how vulnerable we are to this sort of fraud. This will likely affect my credit (and who knows what else) for the rest of my life. For these reasons, I am determined to fight. I will be meeting with representatives at the local offices of Speaker of the House Tom Foley, Senator Adams and Senator Gorton. Consumers need protection.

I would like to know if in the course of your research you became aware of any organizations which are lobbying for this sort of legislation or might otherwise

help me. I would like to contact them.

Thank you for your time and thank you for your article.

Sincerely,

Catherine L. Simon