

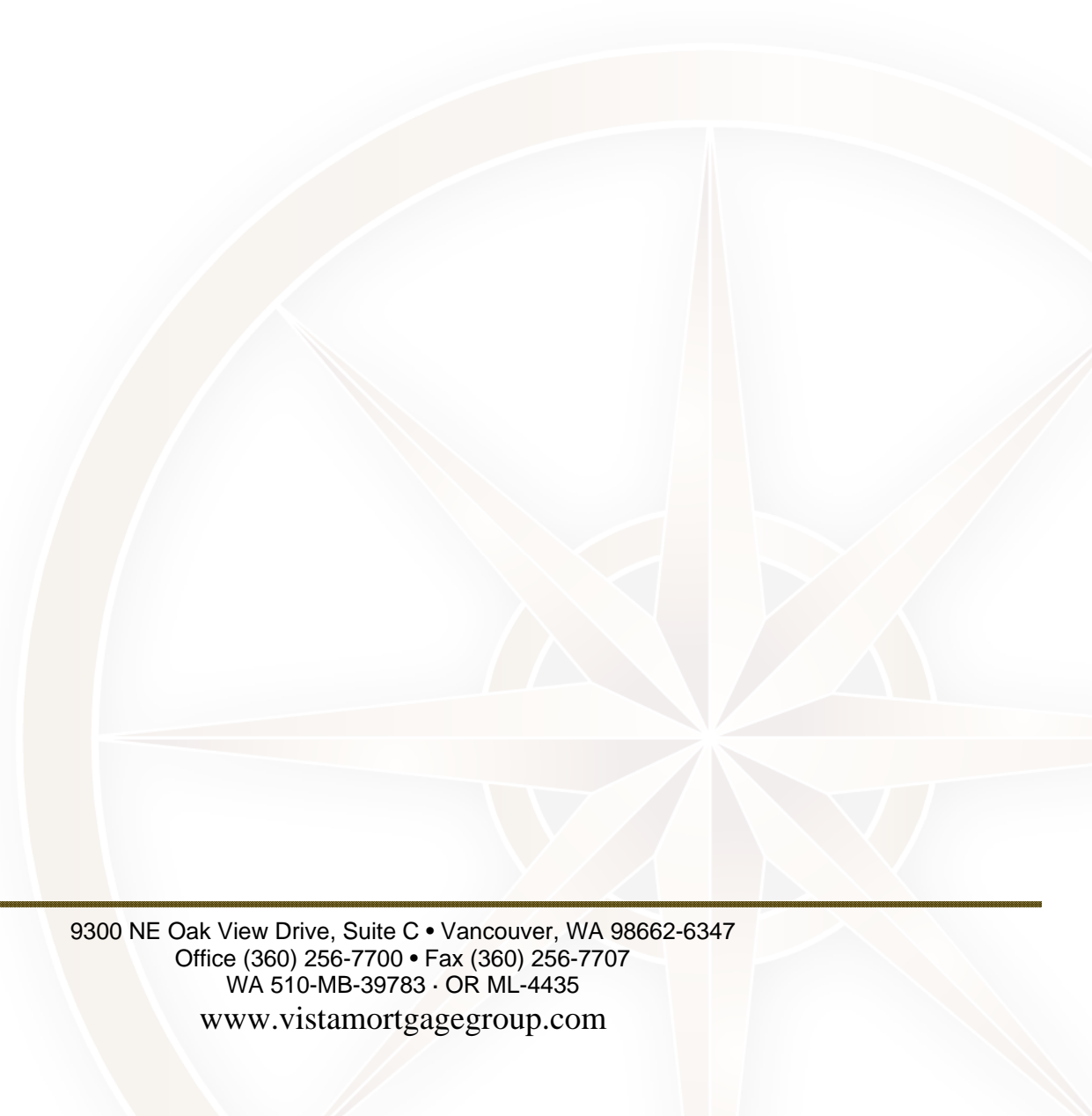


"Our Focus is on Your Future"™

IDENTITY THEFT CHECK LIST

If you have reason to believe your identity has been compromised, this check list will help you manage the situation. Keep good notes and be persistent! Do not let a creditor's reluctance to help, deter you!

- Obtain and review a copy of your credit report.**
 - A free copy from each of the 3 Credit Bureaus can be requested at www.annualcreditreport.com
- Add a 90-day "Fraud Alert" to your credit file** by contacting the following credit agencies;
 - Equifax 1-800-525-6285; www.equifax.com
 - Experian 1-888-397-3742; www.experian.com
 - TransUnion 1-800-680-7289; www.transunion.com
- Report the fraud to the [Federal Trade Commission](http://www.ftc.gov) 877-ID-THEFT**
- File a police report** with your local law enforcement agency (**save your Case Number**)
- Notify all of your financial institutions (banks, credit cards, etc.) that you are an Identity Theft victim
- Notify the Social Security Administration 800-269-0271**
- Contact the companies in your credit report that you do not recognize. Verify the information they have on record and provide them with a copy of your police report and notarized FTC Affidavit.
- Keep a log of all conversations**, including names of people with whom you spoke, dates & times.
- Follow up** with companies and agencies that you have contacted to ensure they have done what they said they would do.
- Periodically **review your credit report** to ensure that fraudulent items are removed.
- You may want to pay an agency that will monitor your credit report for future inquiries and changes to your credit, OR
- To lock down your credit altogether, establish a **"Security Freeze"** on your credit. (Since you have been a victim of identity theft, there is no charge) *** **This is highly recommended!**
 - Equifax 1-800-525-6285; www.equifax.com
 - Experian 1-888-397-3742; www.experian.com
 - TransUnion 1-800-680-7289; www.transunion.com
- If your identity theft involves the U.S. Postal Service, report it to www.usps.com/postalinspectors**
- If you use a Debit account, immediately REMOVE all funds and close the account.**
- Since you are now a victim, if you haven't already done so, please refer to all of the items in our ***Protecting Your Identity*** checklist.



9300 NE Oak View Drive, Suite C • Vancouver, WA 98662-6347
Office (360) 256-7700 • Fax (360) 256-7707
WA 510-MB-39783 • OR ML-4435
www.vistamortgagegroup.com