



alert” on your credit account. This will last for 90 days and can be renewed. Also, request a “security freeze.” This will stop any new accounts from being fraudulently opened.

- If your Social Security number is stolen, notify the Social Security Administration and the Internal Revenue Service. Watch your annual Social Security income report for errors.
- Request a free copy of your credit report from one of the three agencies mentioned above. If errors are found, dispute them in writing with both the credit reporting company as well as the fraud department for the business that reported the error to the credit agency. Also, request that the credit agency and business “block” the error from appearing on your credit report since you are the victim of identity theft.

Next, create an “Identity Theft Report.” This is a combination of an Identity Theft Affidavit and a police report:

- Submit a report about the theft to the FTC (Federal Trade Commission). An online form can be found and submitted on the FTC website at [www.ftc.gov](http://www.ftc.gov). Be sure to print a copy for your records. It will serve as your Identity Theft Affidavit.
- File a police report and provide law enforcement with your FTC Identity Theft Affidavit. Be sure to get a copy of the police report. Together, these two documents will serve as your Identity Theft Report which will help you deal with debt collectors, credit reporting agencies, and businesses inquiring about your credit.

The next step is to monitor, monitor, and monitor. Be diligent about keeping track of your phone calls, emails and letters sent to resolve the problem. Put as much as you can in writing. Log calls, names, dates, and times.

Finally, if the thief is caught, contact the district attorney’s office and be aggressive about having criminal charges brought and providing testimony. On the civil side, a lawsuit against the thief is possible, but the likelihood of recovery may be very slim.

While identity theft is not limited to the holidays, ‘tis the season for people who are looking for ways to be you.

*The information in this column is not intended as legal advice, but to provide a general understanding of the law. Readers with legal issues, including those whose questions are addressed here, should consult attorneys for advice on their particular circumstances.*



Law Office of Scott P. Callahan, P.C.

23501 Cinco Ranch Blvd.  
Suite B240  
Katy, TX 77494  
Telephone: 713-888-9000  
Email: [Scott@scottcallahan.com](mailto:Scott@scottcallahan.com)  
Website: [www.scottcallahan.com](http://www.scottcallahan.com)

*Scott Callahan is a personal injury trial lawyer with offices in Katy and Houston. He has been practicing law for more than 20 years and is Board Certified in Personal Injury Trial Law by the Texas Board of Legal Specialization. His email is [scott@scottcallahan.com](mailto:scott@scottcallahan.com) and the law firm's website is [www.scottcallahan.com](http://www.scottcallahan.com).*