

Elder Financial Fraud

Judge Dowd,
County Court at Law
Cass County, Texas

And

Lori L. Varnell

Tarrant County Criminal District Attorney's Office
Chief, Elder Financial Fraud Unit



Sharen Wilson
Criminal District Attorney



III. Identity Theft

- Someone using your personal identification without your permission
- May steal your –
 - Name
 - Address
 - DL number
 - SS number
 - Birth date
 - Bank acct no.
 - Credit card no.
 - Pin nos.

- My 1985 experience is typical of what happens to victim of identity theft
 - Contacted by creditor or investigator for creditor
 - Thief has run up large bill in your name
 - Used your name, ss, or other to open acct.
 - Creditor has reported your delinquent accts to Experian, Equifax, and Trans-Union

Consequences

- Your spotless credit record now has 25 delinquent accounts in all 3 large credit reporting agencies
- You are turned down for a car loan, credit card, etc.
- You receive collection letters, threatening phone calls, collection lawsuits

The Michelle Brown Experience

- See her Senate Committee testimony quoted on p. 10
- Identity stolen from Apartment Lease application
- Scammer purchased \$50 grand in her name-placed on her credit reports
- Scammer was arrested for drug trafficking in Brown's name—warrant issued for Brown

What if this happens to you, or your client?

- A collection agent calls and says that you have not been making payments on the \$8500 big screen tv that you bought in St. Louis in February

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[Answer Bar: Elder Law and Medicaid Essentials](#)

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