

## Is this man Steven Wood Collins?

THE WRITING OF STEVEN WOOD COLLINS -  
AUTHOR OF "PURAMORE - THE LUTE OF  
PYTHAGORAS"

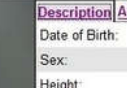
California Registered Sex Offender Profile Display - Windows Internet Explorer  
<http://www.meganslaw.ca.gov/cgi/prosoma.dll?searchby=offender&id=59999130C9258>

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Last Name: COLLINS      First Name: STEVEN      Middle Name: JOHN

**THIS SEX OFFENDER HAS BEEN IN VIOLATION OF REGISTRATION REQUIREMENTS SINCE 05/01/2011.**

<u>Description</u>	<u>Addresses</u>	<u>Offenses</u>	<u>Scars/Marks/Tattoos</u>	<u>Known Aliases</u>
Date of Birth:	04-20-1966			
Sex:	MALE			
Height:	5'11"			
Weight:	170			
Eye Color:	HAZEL			
Hair Color:	BROWN			
Ethnicity:	WHITE			



Specific address not subject to disclosure

[Report Information to DOJ](#)

**THE REGISTRANT MAY HAVE SUBSEQUENTLY RELOCATED**

[Close Window](#)

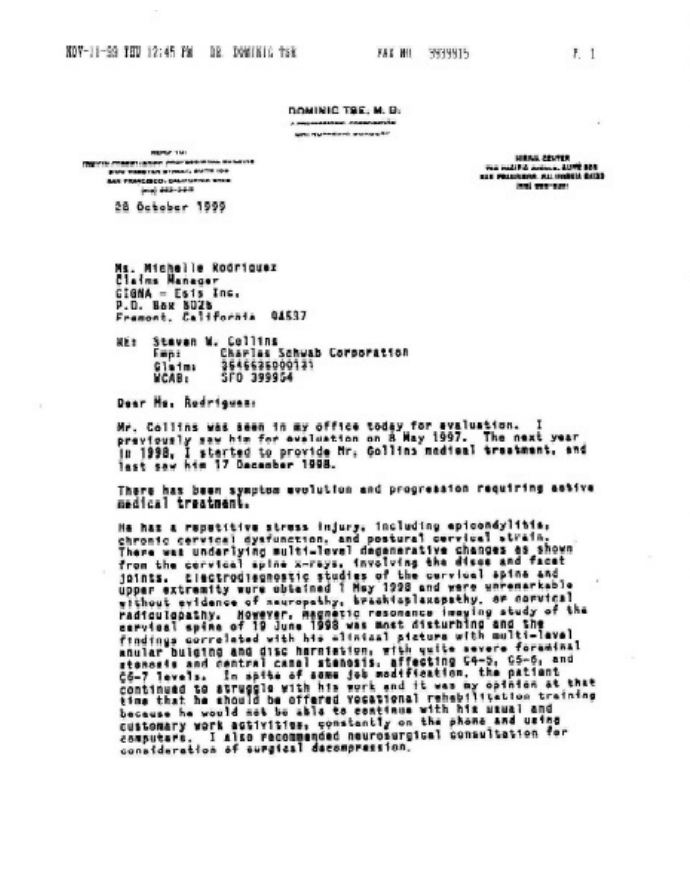
Steven Wood Collins's profile  
68 followers

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delete

Since 1997 my official identity has been almost fully assumed by Steven John Collins, a long-time Visalia, California resident. The perpetrator, who is a registered sex offender, as I later discovered to my utter dismay ten years later, successfully used my Social Security Number, variants of my surname, and other personal information to fraudulently acquire retail and other credit through 2007 to this day. The above image is a screen print of the individual's current registration profile taken from California Registered Sex Offender web site.

When the crime was first brought to my attention, I was undergoing treatment for employment-related injuries I sustained while working for Charles Schwab & Co. in San Francisco, California. The following is a physician's report of my physical condition shortly before I underwent a major surgical procedure to treat my cervical spine disease:



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Dr. Raymond Legger's neurosurgery consultation report of 24 September 1998 was noted. He suggests multi-level decompression surgery. Dr. Bradford DeLong, neurosurgeon, made the same conclusion in his report of 19 October 1998; that is, surgery was required to decompress the cervical spinal canal. A three level anterior cervical decompression was suggested with two level fusion at C5 and C6.

At that point, I suggested his care be transferred to Dr. DeLong and he did take over the care. The patient also saw Dr. Ken Hsu, orthopaedic spine surgeon, who concurred with the need for surgery. The patient continued to have neck and upper extremities, including fingers, wrists, elbows, and into the hand.

Surgery was done on around 21 January 1999 at St. Mary's Hospital. The patient notes he had a three level anterior cervical fusion with autologous bone graft and instrumentation C4 through C7. A halo jacket was applied for regional mobilization which was maintained for about ten weeks. I do not have the operative report for review. It is noted the surgery alleviated some of his neck pain, especially the night pain, however, he had to take heavy-duty narcotics postoperatively and gradually tapered off when the halo jacket was removed. Apparently, he had pin tract infection and this required about one week hospitalization and antibiotics.

Following removal of the halo jacket, he used a cervical collar until about June of this year. He complained of impaired mobility and restricted neck movement with pain on fast movement of the neck, also extreme movements of the neck. He noted a snapping sensation. Follow-up care was followed by Dr. Hsu and Dr. DeLong with serial radiological study and there was gradual maturation of the fusion. In August 1999, he was released from care.

In Dr. DeLong's report of 23 August 1999, he described continued improvement and slept much better. He still awakens with tingling in both arms. The fusion was solid with no motion on flexion - extension view. Dr. DeLong suggested the patient was permanent and stationary and could return to me for evaluation. He did not think the patient could return to work which would require extended flexion of the neck or repetitive of the upper extremities.

Mr. Collins states that overall, he feels he is about 15 percent improved since the surgery but still has difficulty and pain in the neck and upper extremities. The worst time is still at night

Ms. Michelle Rodriguez  
RE: Steven W. Collins

28 October 1999  
Page Three

when he wakes up one or two hours after going to sleep with a feeling that his body is numb and left chest wall muscle twitching. He has to then get up and stretch to get feeling back and relieve pain and muscle spasm. Usually he can return to sleep in one-half hour but the same pattern repeats. He has frequent spasms and muscle cramps, especially the right medial elbow area with shooting pain from the wrist to the hand into the fingers. There is soreness and tingling in the fingers, worse following repetitive use of the hand. The neck is painful, especially at the end of the day, with pain encircling the neck and the surgical scar. His sitting tolerance remains poor.

At this time, he is not taking medication regularly. His general activity level remains impaired. He tries to work-out on the treadmill at home at least once a day. He has no further appointments scheduled with Dr. Long and Dr. Hsu and will see them only as-needed basis.

His general condition remains satisfactory. The surgical scar in the left neck is noted and pin tract sites from the halo over the forehead. Neck motion is much diminished in all directions. On forward flexion, the chin is about 3 or 4 fingerbreadths from the chest. Extension is only to 35 mm. Rotation to right and left is 30 degrees. Lateral bending is to 20 degrees. There is tenderness diffusely over the base of the neck, over the neural foramen on palpation.

All upper extremity joint motions are within normal limits, including the shoulders, elbows, forearms, wrists, and hands. He is tender over the medial epicondyle region of the right elbow but without any abnormal masses palpable. There is tenderness in the intrinsic of the first dorsal interosseous of the right hand.

Skin showed normal coloration, temperature, moisture, and texture, without any trophic changes. Coordination is satisfactory. Tinel's sign and Phalen's sign are normal at the wrist.

Arm measurements are 40/38.5 cm. The forearms, 8 cm distal to the olecranon, are 34/33 cm.

Handgrip tested with the Janar dynamometer, measured at the five adjustable spacings, is on the right 65, 110, 110, 95, and 90 pounds, and on the left 60, 100, 100, 90, and 85 pounds.

X-rays of the cervical spine were obtained at California Pacific Medical Center and enclosed please find a copy of the X-ray report.

NOV-11-99 THU 12:47 PM DR. DOMINIC TSE

FAX NO. 3939915

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The patient is now permanent and stationary for the cervical spine with permanent residuals. He has a chronic cervical dysfunction. Subjectively, his pain is frequent and slight, becoming moderate with prolonged neck flexion. Objectively, the prior three level anterior cervical fusion is noted and neck motion is quite restricted. There is diffuse tenderness especially around the surgical scar. There is disability resulting in limitation to light work.

The patient is a qualified injured worker, unable to return to his usual and customary occupation as a communication specialist.

Apportionment is not an issue. His present residuals are from the cumulative trauma activities of his work. Underlying degenerative changes are noted without prior work disability.

The patient should be awarded future medical care. His neck remains vulnerable. Additional levels of degenerative changes can be expected in the future. The symptoms might flare up, with just trivial conditions.

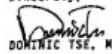
This report was prepared as an ML102, Basic Evaluation.

I declare under penalty of perjury that the information contained in this report and its attachments, if any, is true and correct to the best of my knowledge and belief, except as to information I have indicated I have received from others. As to that information, I declare under penalty of perjury that the information accurately describes the information provided to me and, except as noted herein, that I believe it to be true.

In accordance with Labor Code Section 5703(a)(1), there has not been a violation of Labor Code Section 139.3. This statement is made under penalty of perjury.

Signed this 5<sup>th</sup> date of October 1999 in San Francisco County.

Sincerely,

  
 DOMINIC TSE, M.D.

DT:pho

cc:  
 Michelle Brodie, Esquire  
 Law Offices of Joseph C. Waxman  
 235 Pine Street, Suite 1150  
 San Francisco, California 94104

Given my excruciatingly painful physical condition and attendant onerous employment situation, the egregious situation I was obliged to contend with almost caused me to suffer a nervous breakdown at the time. Moreover, it deleteriously affected all aspects of my life, including my marriage. For your information, Unum Insurance Company terminated without just cause, or recourse, the long-term disability payments I was entitled to receive a little more than a year after the surgery. (You may recall that the firm became infamous many years ago for unjustly terminating valid disability claims in order to bolster its profit margins—in 2002 60 Minutes aired the late Ed Bradley's report of the scandal (see <http://www.cbsnews.com/stories/2002/1...>)).

My first notification of my victimization by the perpetrator crime came in the form of a collection letter I received in 1997. I summarily filed a police report with the San Francisco Police Department. Thereafter, the civil suit that was filed against me by the collection agency was dropped for lack of evidence. The following is a screen print of the record of the said suit:

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STEVEN COLLINS et al  
Cause of Action: COMMON COUNTS OPEN BOOK ACCOUNT COLLECTIONS  
Generated: May-04-2011 2:31 pm PST  
[Register of Actions](#) [Parties](#) [Attorneys](#) [Calendar](#) [Payments](#) [Documents](#)

Register of Actions

Date Range: First Date  Last Date  (Dates must be entered as MM/DD-YYYY)

Decending Date Sequence ▾

ALL FILING TYPES ▾

Submit

Date	Proceedings	Document	Fee
JUN-25-1999	OSC CALENDAR OF JUL-07-1999, OFF CALENDAR		
JUN-22-1999	DISMISSAL OF ENTIRE ACTION OF ALL PARTIES AND ALL CAUSES OF ACTION WITHOUT PREJUDICE		
MAY-13-1999	STATUS CONFERENCE CALENDAR OF MAY-28-1999, ORDER TO SHOW CAUSE FOR FAILURE TO SERVE DEFENDANT AND FILE PROOF OF SERVICE WITHIN 60 DAYS OF FILING OF COMPLAINT, TO OBTAIN ANSWER FROM OR ENTER DEFAULT, OSC TO PLTF'S ATTY JEFFREY A PARIS, HEARING SET FOR JUL-07-1999 AT 01:30 PM IN DEPT 212 NOTICE SENT BY COURT		
MAY-04-1999	PROOF OF SERVICE OSC CALENDAR OF MAY-04-1999, OFF CALENDAR		
MAR-30-1999	ADDED TO PROOF OF SERVICE ORDER TO SHOW CAUSE CALENDAR HEARING SET FOR MAY-04-1999 AT 10:30 AM IN DEPT 212		
JAN-22-1999	JUDICIAL COUNCIL CIVIL CASE COVER SHEET FILED		
JAN-22-1999	COMMON COUNTS OPEN BOOK ACCOUNT COLLECTIONS, COMPLAINT FILED BY PLAINTIFF GREEN TREE FINANCIAL SERVICES CORP A DELAWARE CORP. AS TO DEFENDANT COLLINS, STEVEN J. AKA STEVEN COLLINS DOES 1-10 ENCLUSIVE SUMMONS ISSUED STATUS CONFERENCE SCHEDULED FOR MAY-28-1999 PROOF OF SERVICE DUE ON MAR-23-1999 STATUS CONFERENCE STATEMENT DUE ON MAY-10-1999		101.00

Subsequently, I began to receive other fraudulently-based collection letters. Fearing the worst, I contacted the national credit reporting agencies (CRA) to attach a fraud victim notice to my files. However, my perfect credit rating was forevermore ruined, as the rest of this story will attest, as these concerns failed to properly lodge that and all subsequent notices to my credit reporting files, As a result, the perpetrator continued to victimize my credit standing with impunity from then through 2007 despite my repeated attempts to notify CRAs of my plight. In fact, by 2003 he had all but assumed my official identity as the following screen print demonstrates:



Personal Information

Page 1 of 1

My Books Browse Community

## Personal Information

For your protection, the Social Security number you used to obtain this report is not displayed.

<b>Name:</b> STEVEN W COLLINS STEVEN WOOD COLLINS STEVEN COLLINS STEPHEN W COLLINS STEVEN GULLINS STEVEN M GULLINS STEVEN H GULLING STEVE COLLINS	<b>Address:</b> 6921 NW 77TH AVE MIAMI, FL 33166-2835 <b>Type of Residence:</b> Single family <b>Geographical Code:</b> 0-910030-25-5000
<b>Date of birth:</b> 04/04/1954	<b>Address:</b> CE 875 PO BOX 025723 MIAMI, FL 33102-5723 <b>Type of Residence:</b> Post office box <b>Geographical Code:</b> 0-910000-25-5000
<b>Spouse's First Name:</b> SUSAN	<b>Address:</b> 311 E LAUREL AVE VISALIA, CA 93252-2972 <b>Type of Residence:</b> Single family <b>Geographical Code:</b> 0-170130-107-8780
<b>Employers:</b> SELF SELFEMPLOYED-SELF CHARLES SCHWAB	<b>Address:</b> 141 DORADO TER SAN FRANCISCO, CA 94112-1740 <b>Type of Residence:</b> Single family <b>Geographical Code:</b> 0-310030-75-7360
<b>Telephone numbers:</b> 415 586 2962 415 586 3969 Residential 209-691-1689	<b>Address:</b> 141 DORADO TER #7E SAN FRANCISCO, CA 94112-1740 <b>Type of Residence:</b> Single family <b>Geographical Code:</b> 0-310030-75-7360
	<b>Address:</b> 2664 S HARRISON RD VISALIA, CA 93277-5479 <b>Type of Residence:</b> Single family <b>Geographical Code:</b> 0-200520-107-8780
	<b>Address:</b> 3525 W CAMPUS AVE APT 3 VISALIA, CA 93277-1868 <b>Type of Residence:</b> Apartment complex <b>Geographical Code:</b> 0-200220-107-8780
	<b>Address:</b> 364 N G ST TULARE, CA 93274-4234 <b>Type of Residence:</b> Single family <b>Geographical Code:</b> 0-230160-107-8780
	<b>Address:</b> 3525 W CAMPUS AVE APT 2 VISALIA, CA 93277-1868 <b>Type of Residence:</b> Apartment complex <b>Geographical Code:</b> 0-200220-107-8780

**Notes:**  
This address is a non-residential address: 6921 NW 77TH AVE MIAMI FL 33166.  
TRANSPORTATION SERVICE: 6921 NW 77TH AVE, MIAMI, FL, 33166.

**Personal Information is reported:**  
you, your creditors and other sources. Each source may report your personal information differently, which may include variations of your name, address, Social Security number, etc. As part of our prevention program, a notice with additional information may appear section.

**If you believe any of this information is inaccurate, write to us and state specifically why you feel the information is inaccurate. If you would like us to update information on your report, please letter or some other document that indicates the new information. Be sure to include your full name (including initial and generation, such as JR, III, etc.), current mailing address as addresses for the last five years, your Social Security number and date of birth and your spouse's name and Social Security number (if married.) Click about Credit for instructions on how to mail it to us. Send your request to Experian, P.O. Box 5555, Allen, TX.**

At the time I was permanently residing in Costa Rica. Please note the outrageous and inexplicable incidence of his altering my birthday (22 April 1952) on the Experian file. How could this have happened? I allege the files were subject to tampering by the individual, perhaps aided and abetted by the California-based, delusional fascist racketeering concern with which he was and perhaps still is associated with that continues to plague me today (extorting my novel is now a target of their conspiracy against me). Nevertheless, I again attempted to notify the CRAs of my continued victimization by the criminal. Oddly enough, or maybe not, he was convicted and sent to jail for the first instance of the crime he committed against me in 1997. I say oddly enough because he plied his illicit trade in the community in which he resided almost exclusively.

Through 2006 he basically committed a form of petty theft in that the retailers and the like who extended him credit based on my credit standing never lost more than \$500 apiece. In 2006, however, he became exceptionally emboldened and successful in fraudulently acquiring credit to the point where he racked up a \$13,718 debit balance with Equity Group of Visalia, California that was put for collection in June of that year. The following is a screen print of the related CRA collection record:



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## Credit Report Alerts

Triple Alert watches over all 3 of your national credit files and scans for key changes. [Learn More](#)

[Order Now](#)

## Credit Score

Credit scores can change over time, sometimes on a daily basis! Where do you stand? [Learn More](#)

[Order Now](#)

## Potentially Negative Items or Items for Further Review

[What does potentially negative or items for further review mean?](#)

[What if I feel there is an error?](#)

Experian credit report prepared for  
**STEVEN COLLINS**

Your report number is  
**2965263798**

Report date: enero 17, 2007

[Credit Report Toolkit:](#)  
[Print your report](#)  
[Credit Education](#)  
[Know your rights](#)  
[Credit Fraud Center](#)

[Dispute this item >>](#)

## Item Detail

## ACCESS CAPITAL

## Status Details:

This account is scheduled to continue on record until Feb 2012. This item was verified and updated on Dec 2006.

**Address:**  
PO BOX 1511

VISALIA, CA 93279

No phone number available

**Account Number:**  
605246

**Original Creditor:**  
EQUITY GROUP

## Status:

Collection account. \$13,718 past due as of Nov 2006.

**Date Opened:**  
03/2006

**Type:**  
Collection

**Credit Limit:**  
\$12,902

**Date of Status:**  
11/2006

**Terms:**  
1 Months

**High Balance:**  
NA

**Reported Since:**  
11/2006

**Monthly Payment:**  
\$0

**Recent Balance:**  
\$13,718

**Last Reported Date:**  
11/2006

**Responsibility:**  
Individual

**Recent Payment:**  
\$0

## Your Statement:

I HAVE NO KNOWLEDGE OF THIS ACCOUNT.

Totally frustrated to the core of my being, almost on the verge of a nervous breakdown, I nevertheless successfully petitioned the Visalia Police Department to file identity theft charges against Steven J. Collins. The police officials involved first balked at the request, or charge, possibly because of the incredible amount of police work entailed in pressing and prosecuting identity theft violations. I actually got the impression that one of the officers thought my charge was frivolous and kind of humorous.

Finally, I enlisted the support of a local newspaper which took interest in my story and, ultimately, politically coerced the police department to press and prosecute the perpetrator. The following is the article the newspaper published after his conviction:

**VISALIA TIMES-DELTA** **Tulare Advance-Register**

Search Tulare County:

Thursday, November, 2007

Home  
Local News  
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Business  
Living  
Obituaries  
Opinion  
Viewpoint  
Entertainment  
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Video  
Forums  
Blogs  
Databases  
SkyCam  
What's New  
Mobile Site  
Archives  
Photo Galleries  
Celebrations  
Nation/World  
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Tulare Weather  
Visalia Weather

Text Messages  
RSS Feeds  
Communities  
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Tulare County magazine

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creating all right relations

**Visalian guilty of ID theft**  
By Gerald Carroll  
gcarroll@visalia-gannett.com

**STORYCHAT** [Post Comment](#)

A Visalia man who has admitted to using another's identity to obtain credit, goods and services is serving a 180-day prison term and will be placed on three years probation.

**WANTED:  
TEAMS THAT CARE ABOUT KIDS  
& WILL RACE AGAINST HUNGER!**

Steven J. Collins of Visalia, who hijacked the identity of a man — Steven W. Collins — who has never lived in the Visalia area, pleaded guilty Sept. 21 to identity-theft charges, said Don Gallian, deputy district attorney for Tulare County.

Steven W. Collins, who has been living in Costa Rica, said via e-mail he was pleased with the arrest. He was notified in a Sept. 11 letter.

"While there is no way to expunge the years of mental and emotional aggravation I was compelled to endure as a result of my exposure to this criminal enterprise," the e-mail read, "my mind is now relatively at ease with the knowledge that the perpetrator has been identified by the law enforcement authorities, and is being processed for felony prosecution, accordingly."

The victim's Social Security number was hijacked on several occasions between 1997 and December 2006, financial records show. In one case, a Visalia-based company, The Equity Group, was billed of \$13,500 by a person claiming to be Steven W. Collins.

More than \$50,000 in cash was obtained under Steven W.'s name, the victim said.

Visalia police had previously arrested Steven J. after he first used Steven W. Collins' Social Security number. In 1999, Steven J. pleaded guilty to two counts of felony theft of more than \$400 by unauthorized use of a credit card.

Steven J. Collins served a 90-day sentence on those charges, court records show, and was placed on five years' probation.

Steven J. Collins had prior legal troubles, court records say. In 1991, he was convicted of having sex with a minor under the age of 14, and convicted on an identical charge in 1996.

In 1997, Steven J. Collins also was sentenced to two years in prison for failing to register as a sex offender. He was convicted of the crime again in 2005 and 2006.

The following is the letter I received from the Tulare Co. District Attorney that advised me as to the disposition of the prosecution of the case:

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**District Attorney**

County Civic Center  
221 S. Mooney Blvd., Rm 224  
Visalia, California 93291-4593  
(559) 733-6411  
FAX (559) 730-2658

October 30, 2007

Steven Wood Collins

Fax: 786-513-2298

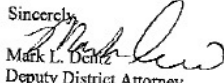
RE: TCM 185740 Defendant Steven John Collins

Dear Mr. Collins:

I wanted to inform you the defendant Steven John Collins pled guilty on September 21, 2007. The defendant pled no contest to the charge of Penal Code section 530.5 (a) Identity Theft. The defendant received 3 years probation, 180 days in custody, and fines. Visalia Police Detective Donna Skaggs was the Investigating Officer on the case. This prosecution entailed Visalia Police Department case numbers 06-23344. Police also referred to your earlier case with the defendant, which was 97-03575.

If you have any questions feel free to call our office at any time. You can reference this case by the court case number above. We wish you happy holidays.

Sincerely,

  
Mark L. Dantz  
Deputy District Attorney  
Visalia Division

Feeling somewhat exonerated, and having done the best I could to shut down my CRA files to thwart any further ID crimes against me, I attempted to enlist legal representation to sue the firms involved for damages I suffered due to the gross negligence and malfeasance in failing to maintain proper record of my credit reporting files. Of the dozen or so law firms I contacted, only one expressed any interest in representing my case as such.

The following is the letter I sent to the firm as per their request:

14 March 2007

Mr Jim Robertson  
McCoy, Turnage & Robertson  
5469 Kearny Villa Road  
Suite 206  
San Diego, CA 92123

Re: Unfair Credit Reporting Case

Dear Mr Robertson,

Enclosed please find documentation pertaining to my experience for the past ten years as both a victim of identity theft and unfair credit reporting practices..

As per your request during our phone conversation yesterday, the following is my account of my experience in this regard.

In 1997, I began receiving phone calls and mail from collection agencies attempting to collect past due and written-off debts from me. In each instance, I reported that I had no knowledge whatsoever of the accounts, and expressed my belief that they were fraudulently opened by an individual in possession of my social security number. Subsequently, I reported the obvious identity theft fraud being committed against me to the San Francisco Police Department (see attached report no. 97-03575). The S.F.P.D. summarily forwarded the report to the Visalia, California Police Department, evidently because the perpetrator resided within that jurisdiction. Thereafter, I labored diligently to expunge the fraudulent debt from my credit reporting agency (CRA) files with mixed success.

I never learned of the ultimate disposition of my original identity theft report until I contacted the Visalia Police Department in 2003 after receiving correspondence from collection agencies attempting to collect debt (at that time I was residing in Costa Rica). Like before, I had no knowledge of the debt, and accordingly advised each concern, including the CRAs, that I was again being subjected to identity

theft fraud. On this occasion, however, I contacted the V.P.D. via email to advise them of the continued fraud being committed against my credit standing. (I did so because residency addresses from Tulare County were once again posted to my CRA files.)

My Books

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files. Please note that as a result of my letter, dated 4 June 2003, the fraudulent personal information was expunged from my Experian file (also, my birthdate was reinstated to the file). However, the three negative credit items I disputed via the aforementioned letter remain on my credit records to this day.

Mr Jim Robertson

McCoy, Turnage &amp; Robertson

14 March 2007

Page 2

In my email, dated 4 June 2003, to the V.P.D. I reported the then most recent case of the ID theft crime in addition to requesting information regarding the status of the previous investigation. According to V.P.D. Sgt. Fred Lynn (see Exhibit 1), the perpetrator of the original identity theft crime against me (a man named Steven J. Collins) was apprehended and convicted of fraudulent credit application crime. He also advised that there were both local and nationwide warrants issued his arrest, presumably for yet another iteration of the crime. I therefore assumed, albeit erroneously, that eventually the convicted felon would be apprehended and convicted again of submission of fraudulent credit application. I regret to state herein that I neglected to monitor my CRA files afterwards because I thought I had provide those

firms with ample evidence of my ID theft victimization as well as fully notified the V.P.D. of the continuation of the crime against me by one of their citizens. Also, I was laboring under such personal duress over that period I was loathe to even attempt to follow-up on the matter, especially given the futility of my past efforts to expunge fraudulently based credit items (wherein collection agencies "verified" these accounts as being "accurate"—I suppose I more or less resigned myself to the fact that I would never succeed in petitioning the CRAs to accurately portray my credit history).

As a result of that assumption, however, I did not contact the V.P.D. afterward until the current instance of identity theft fraud became known to me early last December. I was first made aware of the latest perpetration of the crime against by my estranged wife (we have been separated for the past five years) who sent me an email message to complain to me about her being harassed by a collection for a past-due debt I accused of incurring. I subsequently contacted the collection agency (CPI) to advise of my predicament. Shortly thereafter I ordered my CRA file reports. Upon reviewing the reports, I was utterly astonished at the scope and breadth the crime had been committed against me since 2003. Thus, sensing whoever was involved was on the verge of completely ruining my credit standing, perhaps forever, I contacted the V.P.D. and registered an identity theft victim report (see attached report no. 06-23344) with the duty officer on the 28th of December. My case was subsequently assigned to Det. Donna Skaggs. Det. Skaggs has kept me informed of developments in the case, including her identification of a suspect—a man named Steven John Collins. Several days before I contacted each of the three CRAs to advise each of my being a victim of identity theft, and to order them to post ninety day fraud alert notices on my file. (Experian, like the others, placed the fraud victim alert notice on my file, commenced an investigation of the fraudulently base credit items, and removed the perpetrator's residence phone number.)

For your information, the Visalia Times-Delta newspaper published an article, 27 February 2007 edition, (see Exhibit 2) about my experience as an identity theft victim at the behest of one of its residents. Curiously, however, while most of the account was accurate, one aspect was not—i.e. I was not discharged from employment with

Mr Jim Robertson

McCoy, Turnage &amp; Robertson

14 March 2007

Page 3

Charles Schwab due to my exposure to identity theft and the adverse effect it had then on my credit rating. Instead, in December of 1998, while I was on a medical leave of absence ordered by my workers' compensation orthopedist awaiting to receive cervical spine surgery on 19 January 1999, I resigned my position with the firm at behest of both the orthopedist and my neurosurgeon due to their prognosis of dire risks to my health should I continue employment in that profession. (Indeed, NASD records of my licensing history, dated 7 November 2006, accurately reflect the fact that my termination from the firm was both "voluntary" and effective as of 1 January 1999.) Moreover, what is so very curious about this aspect of the aforementioned newspaper report of my ID theft victimization is that I never mentioned the basis for the termination of my employment with Charles Schwab to the reporter.

In my letter to Experian (the same correspondence was sent to each of the other CRAs), dated 24 January 2007, I again attempted to expunge fraudulent based personal information and credit items, and to order a security freeze on my file. In this instance, like before, the effort met with mixed results—namely, fraudulently based credit items and the perpetrator's post office box and residency addresses are still appear on my files on the latest report, dated 26 February 2007, I ordered from Experian (in a similar report I ordered three weeks earlier, the perpetrator's name was still listed on my personal information section). Moreover, as I mentioned to you during our phone conversation yesterday, I have contacted each of the collection agencies involved (see CD-ROM disk for documentation to that effect). The Visalia Police Department also notified each firm involved of my being a victim of identity theft (via the same notification, each firm was ordered to provide documentation to substantiate the validity of the collection account.).



As an early result of Detective Skaggs investigation (see copy of email exchange presented in Exhibit 2), she discovered that one of the collection items (\$13,718) listed on my report (she stated it was reported by Acclaim Credit Technologies, but it was actually Access Capital) was unjustifiably

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assigned a "poor" ranking since November of 2006, when it was then assigned to collection status (curious, as a result of the fraud investigation, this same credit item was "verified and updated on December 2006," as reflected on an Experian report, dated 17 January 2007.

Besides the long-standing difficulty, because of which I have materially suffered both mentally and emotionally, I have been denied credit, employment prospects, and

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checking accounts as a result of the ruination of my credit standing due to my identity theft and unfair credit reporting victimization experience. Additionally, over the past ten years, I have been compelled by circumstances beyond my control to spend countless hours in contending with the problems associated with improper reporting of my credit history. This waste of time has cost me both directly and indirectly both in lost opportunities for productive use of my time (not to mention the hundreds of dollars its has cost me due to mailing, faxing, and overnight courier expenses incurred). Moreover, due to my complete lack of confidence with respect to CRAs' competency to properly maintain my credit history files, I had no other choice than to order a security freeze on each one. Of course, that means I will not have access to new credit again until the freezes are lifted (I may not even have the capability to open a utility account in my name while my CRA credit files are frozen).

In summation, I feel confident that I have demonstrated to you and your firm the extent to which my credit standing has been unfairly persecuted by the CRAs and credit collection agencies during the past ten years. Accordingly, I look forward to agreeing to represent my tort lawsuits I wish to lodge against those concerns responsible for violation of my fair credit reporting rights during the current actionable period of time.

Sincerely,

Steven W. Collins

Enclosure.

This proved to be a waste of time as I never did receive any formal response from the respondent. Several months after posting the letter, I finally sent him him an e-mail message to inquire about the status of my case. He simply responded that a declination letter, which I failed to receive, was mailed to me several months before.

Well, that's my tragic experience as an identity theft victim. Today I'm so anxious about my credit standing it's almost pathological. If, however, there's a lesson to be learned from my experience, it's that if you're ever find yourself in such a predicament, you should hire an attorney right away to do whatever it takes to protect and rightfully adjust your CRA records immediately. You should also demand that police authorities investigate the crime without delay.

I think that today's identity theft laws are way to lax in relation to the real effect the crime levels on victims. In my mind, this crime is every bit as pernicious against the victim as aggravated assault or aggravated robbery. Also, as ID theft punishment laws stand, convicted felons of the crime are really invited to attempt the crime again against the same victim. Clearly, Steven John Collins was never sufficiently punished in the first instance of his crime to even make him think twice before committing the same crime against me after his initial conviction for credit fraud. His identity theft conviction and sentence really is nothing more than a slap on the hand for a calloused criminal who has demonstrated no compunction whatsoever in ruining the life of an innocent individual.

As to my allegation that the man was aided and abetted by associates involved in a racketeering enterprise, I have filed numerous complaints to that effect to the F.B.I. Personally, I can't see how someone could tamper with CRA credit files without the assistance of an "inside" accomplice(s). Either that or he's one dangerous hacker still at large.

[Documentation files \(link\)](#)

Recommended Reading: [Stealing Your Life: The Ultimate Identity Theft Prevention Plan](#)

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