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An Identity Theft Nightmare

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(CBS) Almost 10 million Americans were victims of identity theft last year. And the recent revelation of a major security breach at the private data broker ChoicePoint has focused even more attention on the growing problem.

Few people know more about identify theft than John Harrison. In an ironic twist, when the president of ChoicePoint wrote a book on identity theft, he went to Harrison.

The Connecticut salesman has spent over 2,000 hours trying to reclaim his life after having his identity stolen, and his home office has become a shrine to the suffering, reports **CBS News Correspondent Byron Pitts**.

"I had to come up with a filing system," says Harrison of his efforts to clear his name.

Harrison was a victim nearly four years ago, when a 20-year-old stole his identity and literally went for a ride.

"Lowe's, Home Depot, Sears, JC Penny, two cars from Ford, a Harley, a Kawasaki motorcycle," says Harrison, listing off the purchases made in his name. "About \$265,000 in four months."

Police arrested and prosecuted the thief, Jerry Phillips, and he even went to prison for three years.

"Sorry. You know, I wish I could make it up to you," Phillips said of his wrongdoing.

With an apologetic thief behind bars, Harrison thought he was lucky -- but was he wrong. Despite letters from the Justice Department confirming that he was a victim, Harrison and millions of others are still being harassed by creditors. In fact, he remains nearly \$140,000 in debt.

"It keeps coming," says Harrison. "It keeps coming and you don't have a choice but to deal with it."

Some suggestions for victims of identity theft include:

- File a police report immediately
- Contact the 3 major credit bureaus -- and your creditors
- Keep records of all transactions
- Hire an attorney

Eric Gertler, an identity theft expert, says that Harrison's experience reflects the unfairness of the whole system.

"The problem with identity theft is that once you're a victim you're guilty until proven innocent," says Gertler. "You need to go to the financial institution and prove to them that you're not just some other deadbeat trying to get away with not paying your bills."

John Harrison followed all the rules.

"I was in a corner. I had already done everything the law told me I should be doing. And it didn't work," he says.

He says the many victims whose identities were compromised by ChoicePoint can expect "the same thing."

What angers John Harrison is that he followed all the rules and finds himself in debt because of a thief, and a bad thief at that. In fact, on one of the forged checks, Harrison's name was spelled incorrectly.

"He didn't have to be bright to steal your identification, but you have to be perfect to stop him?" asked Pitts.

"Absolutely, you have to be more than perfect."

Harrison's advice, before you ever become a victim, check your credit report frequently.

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