

Week of September 19th, 2005

**Diversified Capital Funding**

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Gold	↑	\$466.20
10 Yr Bond	↑	4.239%
CRB	↓	\$317.73
Prime	→	6.500%
Libor	↑	4.010%
1 Yr T	↓	3.760%
MTA	→	3.019%
COFI	→	2.757%
FNMA 60	↓	5.700%

**Loans up to \$359,650**

Type	Trend	Rate	APR
30 Yr FIX	↑	5.750%	5.830%
15 Yr FIX	↑	5.375%	5.506%
5/1	↑	5.375%	6.299%
3/1	↑	5.250%	6.395%

**Loans over \$359,650**

30 Yr FIX	↑	6.000%	6.059%
15 Yr FIX	↑	5.625%	5.701%
10/1	↑	5.875%	6.029%
7/1	↑	5.750%	6.135%
5/1	↑	5.625%	6.151%

## Identity Theft, Part 2

Last week we discussed ways to help prevent identity theft. This week we list four steps to take if your identity is stolen.

**PLACE A FRAUD ALERT ON YOUR CREDIT REPORT AND REVIEW YOUR CREDIT REPORT.**

You only need to contact one of the three reporting agencies. The agency that you contact must contact the other two, thus all three agencies will place an alert on your report.

Equifax – 1-800-525-6285

Experian – 1-888-397-3742

TransUnion – 1-800-690-7289

Placing a fraud alert in your file entitles you to free credit reports. Get one and review it. Look for inquiries by companies you haven't contacted, charges on your accounts you don't remember, and accounts you did not open. Make sure all your information is correct – SSN, address, name, employer, etc. Periodically get new reports and check them for at least a year to make sure no new fraudulent activity has occurred.

**CLOSE ANY ACCOUNTS THAT YOU KNOW OR SUSPECT HAVE BEEN TAMPERED WITH OR OPENED FRAUDULENTLY.**

After closing the accounts, call the security or fraud department of the companies. Follow up in writing and include copies of supporting documents. Send correspondence by certified mail, return receipt requested. Keep a file of all correspondence and enclosures.

Ask the companies for their forms to dispute any fraudulent transactions. Send the companies and credit reporting agencies a letter telling them what information is fraudulent.

After resolving your identity theft dispute with the companies, ask for a letter stating your accounts are closed and that the

fraudulent accounts have been discharged.

**FILE A REPORT WITH YOUR LOCAL POLICE OR THE POLICE IN THE COMMUNITY WHERE THE IDENTITY THEFT TOOK PLACE.**

Get a copy of the report or at least the number. If the police are reluctant to take your report, ask to file a "Miscellaneous Incidents Report." Or, contact another jurisdiction and if that fails, contact your state Attorney General's office. A list of state Attorneys General can be found at [www.naag.org](http://www.naag.org).

**FILE A COMPLAINT WITH THE FEDERAL TRADE COMMISSION.**

You can file a complaint at [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft). If you do not have internet access, call 1-888-438-4338, a toll free number. Or, you can write: Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

**TIPS FOR FILING A COMPLAINT.**

Keep accurate and complete records. Write down the name of everyone you talk to, the date you spoke, and the essence of the conversation. Follow up in writing with all contacts – certified mail, return receipt requested. Keep copies of all correspondence and keep originals of all supporting documents. Set up a filing system for future access.

The information contained in this week's bulletin as well as last week's was obtained at [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft). Write this web address down and should you ever experience identity theft, go to this site immediately. It contains much more detailed guidance than our space limitations allowed.

Hopefully you will never have need for this information, but – it is best to be prepared, just in case.

**Rates shown are effective 9:00 AM the above date for a 30 day lock, zero points, and for a purchase loan. Rates can change without prior notice. Arrows show a one week trend. Diversified Capital Funding is a broker licensed by the California Department of Real Estate. License #01258060.**