



Nation
Questions linger about Sotomayor

■ Confirmation hearings to begin on Monday.
■ Committee features cast of characters.
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Morgantown offers many places to ride.
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Morgantown, West Virginia

www.dominionpost.com

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SUNDAY

July 12, 2009

TODAY'S WEATHER

Partly sunny, less humid.
High **78** Low **56**
Your complete forecast
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Obama rejects 2nd stimulus

Says current program needs time to work.
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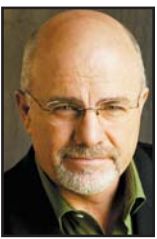
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CONNOR, Atha L. "Pat"
FRAGALE, Franklin S.
MALCOLM, Robert C. Malcolm
MORGAN, Rickey Van Hall
RIFFLE, Jeannine C.

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NASDAQ — 40.49
S&P 500 — 17.29
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Be cautious of credit's connotations.
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Scholar: N. Korea wants U.S. show of remorse

Says country plans to use detained journalists as bargaining chips.
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Latest Tiger Woods title reviewed.
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COMING TOMORROW

Jerome Park

After Habitat proposal, residents rally to revive neighborhood association.

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More loan rules, longer wait

Bankers: Real estate deals have increased scrutiny, restrictions

BY DAVID BEARD
The Dominion Post

People trying to buy or sell a home may be seeing the process drag out longer than expected, and wondering why.
Until recently, a real estate deal could close, on average, in 30 days, area real estate

PROFESSIONALS OFFER TIPS on making property sales go as quickly as possible. **Page 2-A.**

agents said.
But, bankers and real estate agents said, increased scrutiny and tighter restrictions following the subprime mortgage meltdown and an increased demand for government-insured FHA loans has pushed closing times to 45-60 days.
Or longer.
Ask Morgantown resident Denny Vac, who tried to sell his house to a friend. It took

85 days for the loan to close.
That "is a long time," Vac said. "It seems to me if they're trying to get an economic recovery going, they'd be trying to make this a little easier to get through."
Jerry Hall, a broker at Morgantown's RE/MAX office, said he's experienced the delays.
"Underwriters have been looking at properties with a microscope," he said. They're scrutinizing the loans, too. Properties may drop out the day before closing.
He had one sale hit a snag the day before closing because of the underwriter, he said.

It was a bungalow with minor foundation problems.
Two inspectors said it needed monitoring, but not immediate repair.
But the underwriters wanted it fixed before the money was released. The sale took an extra month.
Asked if he also considered the problem counterproductive to economic stimulus, he said "very much so."
There are two distinct issues affecting the home loan process, bankers told *The Dominion Post*, depending on whether buy-
SEE LOAN, 2-A

Victims know headache of identity theft

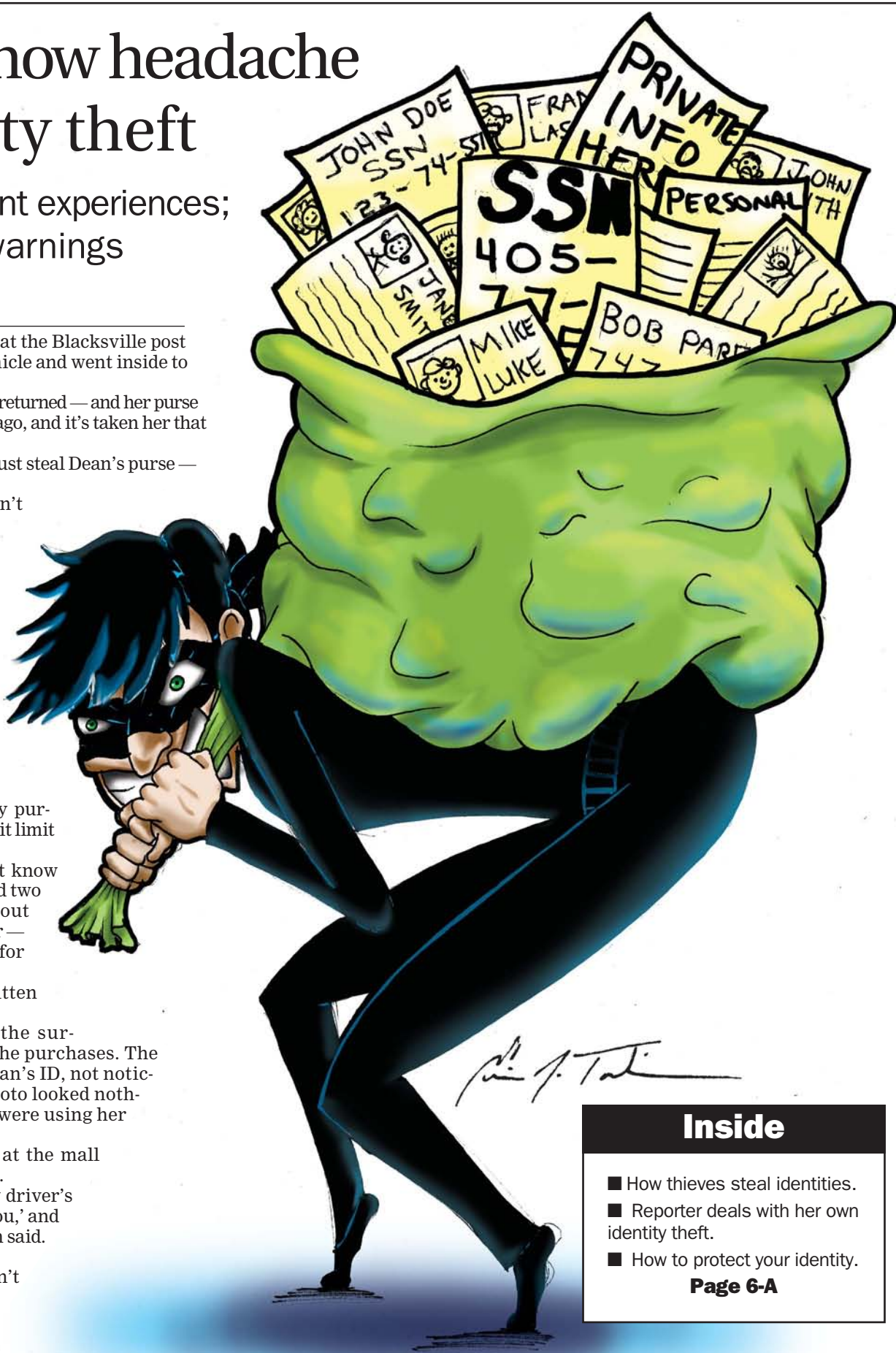
Residents recount experiences; experts issue warnings

BY BRANDY BRUBAKER
The Dominion Post

Mary Dean parked her car at the Blacksville post office, left her purse in the vehicle and went inside to get her mail.
Less than a minute later, she returned — and her purse was gone. That was four years ago, and it's taken her that long to recover from the theft.
You see, the thieves didn't just steal Dean's purse — they stole her identity.
"I called my sister. I couldn't even talk. She said 'What's wrong? Are you sick?' and I said 'No, they wrote checks. They stole my identity.' I couldn't believe it."
It only took the thieves — two women — an hour to start using Dean's check-book.
Then they started using her driver's license and Social Security number to sign up for credit cards at stores in a mall in Washington, Pa. They immediately purchased items with the \$750 credit limit they were given.
Dean, a single mom, didn't know until Walmart called. They had two checks from her — written out within 45 minutes of each other — that had bounced. One was for \$760; the other, \$1,047.
Dean said she hadn't written either.

Morgantown Police got the surveillance video from one of the purchases. The clerks had just glanced at Dean's ID, not noticing that the woman in the photo looked nothing like the two thieves who were using her checks and ID.
Dean said only one clerk at the mall even bothered to check the ID.
"She actually looked at my driver's license and said 'This is not you,' and they ran out of the store," Dean said.
"Nobody else did."
But the spending spree didn't stop there.

SEE IDENTITY, 6-A



Inside

- How thieves steal identities.
 - Reporter deals with her own identity theft.
 - How to protect your identity.
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In personal terms, Obama hails Africa's promise

Associated Press

ACCRA, Ghana — America's president and Africa's son, Barack Obama dashed with pride onto the continent of his ancestors Saturday, challenging its people to shed corruption and conflict in favor of peace. Campaigning to all of Africa, he said "Yes you can."
"I say this knowing full well the tragic past that has sometimes haunted this part of the world," Obama told a riveted Ghanaian Parliament. "I have the blood of Africa within me."
In the faces of those who lined the streets and in many of Obama's own words, this trip was personal. Beyond his message, the story was his presence — the first black U.S. president coming to poor, proud, predominantly black sub-Saharan Africa for his first time in office.
The emotional touchstone of his visit: a tour of Cape Coast Castle, the cannon-

lined fortress where slaves were kept in squalid dungeons, then shipped in chains to America through a "Door of No Return" that opens to the sea.
Obama absorbed the experience with his wife, Michelle, and their girls, Sasha and Malia.
"I'll never forget the image of my two young daughters, the descendants of Africans and African-Americans, walking through those doors of no return but then walking back [through] those doors," he said later at a grand departure ceremony. "It was a remarkable reminder that, while the future is unknowable, the winds always blow in the direction of human progress." Ghanaians lined up on the tarmac lingered for a time even after Air Force One disappeared into the nighttime sky.
The White House said Obama held no
SEE AFRICA, 4-A



A young girl wears a shirt in fabric commemorating U.S. President Barack Obama's visit to Ghana, outside the International Conference Center in Accra, Ghana, where Obama was speaking, on Saturday. Obama's visit was his first visit to sub-Saharan Africa as president.

AP photo

Pa. man drowns in lake

Another taken to hospital after failed rescue attempt

The Dominion Post

Police found the body of a drowning victim around 11:30 a.m. Saturday after he went missing Friday night while swimming in Lake Wilma, Pa.
According to a release from Pennsylvania State Police, Scott Varner, 43, of Brave, Pa., drowned in the lake.
About 8:40 p.m. on Friday, a 911 call was received on a possible drowning victim in Lake Wilma, according to police. The incident occurred near the old Blacksville Mine No. 1, according to police radio traffic. The man had been missing for 30 minutes when officers arrived.
Varner was fishing with family and friends when he and Quincy Jennings, 19, also of Brave, went swimming in the lake, police said.
Both became tired and Varner slipped under the surface of the water and was not seen again, police said. Jennings tried to locate and retrieve the victim but was not successful.
Jennings was flown to Ruby Memorial Hospital after becoming a near-victim in his rescue efforts, police said. Ruby Memorial did not return calls seeking Jennings' condition.
Rescuers suspended the search at 2 a.m. and resumed at about 8 a.m. Saturday. The body was discovered Saturday near where he was last seen, according to police.
He was pronounced dead by the Office of the Greene County Coroner. An autopsy is pending.
The Blacksville Volunteer Fire Department of Preston County assisted. The Wayne Township Volunteer Fire Department, the Rices Landing Dive Team, the Nemacon Dive Team and the Pennsylvania Fish and Boat Commission also assisted in the search effort.

Streak grows, lottery player gets 9th prize

Associated Press

CHARLESTON — Brenda Bailey is still on a roll.
This week, the 60-year-old South Charleston woman claimed her ninth West Virginia Lottery prize — \$7,000 in the Gem 7s instant game. That brings her total winnings since last September to \$159,000 from five instant tickets.
Lottery officials said Friday that Bailey has claimed a total \$165,800 in prizes from instant and online games since 2000.

IDENTITY

FROM PAGE 1-A

The thieves bought \$2,000 worth of furniture from a shop in Pennsylvania. They went to a gas station in Mount Morris, Pa., and wrote checks five different times. The clerk knew Dean and that it wasn't her who was using the checks but still let the women pay with them, assuming that Dean had given them her checks.

The women were finally arrested while trying to use Dean's ID at a Sears store in Pennsylvania.

In court, they said they stole people's identities to support a \$2,000-a-day drug habit, Dean said. They got 33 months in jail in Pennsylvania, but have not yet been brought to court in West Virginia.

Police found 87 purses in their home, complete with IDs they'd stolen, Dean said.

Restitution was ordered, but Dean hasn't seen a penny of it. Thankfully, she said, her bank reimbursed her for all of the unauthorized charges — eventually.

"There were two weeks there that I had no money at all because I had to prove they did this," she said. "My sister had to give me money."

Dolores Huggins' identity theft didn't cost her much money, but it caused her one big headache — a headache that took more than a year to go away.

The 69-year-old Monongalia County woman's personal information was stolen in a security breach at her mortgage company.

She started getting bills in the mail in her name from companies she'd never dealt with. A doctor's office in Pittsburgh contacted her to pay a \$5,000 medical bill she never racked up.

A woman's clothing store said she owed them thousands of dollars. Someone took out two death benefits in West Virginia using her Social Security number.

Bill collectors were hounding her to pay back money she never spent. They knew her maiden name and other pieces of personal information.

"You wouldn't believe the letters we got, the phone calls from companies I didn't even know of," Huggins said. "They knew all of this information about me. It scared me to death."

About a month after the calls started, she got a letter from her mortgage company notifying her of the breach. They said it had occurred several months before. She couldn't believe it took them so long to let her know about it.

She ordered a copy of her credit report and discovered it was littered with accounts and charges she'd never made. Her once good credit score had plummeted to a 300 — the lowest score the Fair Isaac Corporation (FICO) registers.

The long road to credit recovery

"It was a nightmare," Huggins said, summing up the year or two of work she put into restoring her credit.

Huggins contacted each of the three major credit bureaus and sent them documentation that her identity had been hijacked. She contacted all of her credit card companies — even ones she hadn't done business with in years. She hired an attorney to draft a letter to her mortgage company, notifying them that she had done everything in her power to clean up the mess they caused and if that wasn't enough

How thieves steal identities

Ways thieves can steal your identity: (According to the FTC)

- Steal your credit card statements out of your trash.
- Phish for information by getting you to provide private account numbers with a phony e-mail designed to look like it came from a company you do business with.
- Take your wallet or purse.
- Call you pretending to be with your bank or credit card company and get you to tell them account numbers and other

personal information.

- Hack into your computer or a Web site where you posted your personal information.
- Steal your laptop with all of your personal information inside.
- Steal a list of credit card numbers, etc., from a company.
- Complete a change of address form for one of your credit cards to divert the statements (and all the private information they include) to an address of their choosing.

VALID FROM: 08/07-08/10

EXPIRES END: 08/07-08/10

NAME SURNAME

they would be held responsible for it.

She transferred her accounts into her husband's name. His information, thankfully, hadn't been used in the same breach that affected her.

Huggins said one company tried to charge her a \$29-a-day late fee for a period of four or five months. She had to fight them on it, since she wasn't the one who had incurred the debt. Thankfully, she said, they eventually relented.

Dean had to go to court to ensure that the women who stole her identity were punished for their crimes. She had to get copies of each check they wrote on her account notarized and send them to Telecheck, a company that helps stores approve or deny customer checks.

She had to deal with notice upon notice from her bank telling her that her account had been overdrawn. They eventually refunded all of the money that had been stolen. "What a mess," she said.

She said she still gets advertisements from the Pennsylvania furniture shop the thieves spent \$2,000 in, although she's never been there herself.

"I was their best customer," she joked.

Working with the credit bureaus and her bank, she got her credit cleaned up in under a year.

But, it caused her a lot of sleepless nights.

"Even when you live in a small community, you can't just hop out of your car and leave everything in it," she said. "I wasn't in the post office for 20 seconds. I got my mail and got out."

Huggins agreed that caution is necessary.

"They can steal your identity about any way they want," she said. "It's frightening."

It happens here at home

Although West Virginia ranked 43rd lowest among other states per capita for the number of identity theft complaints received by the Consumer Sentinel Network, a consumer complaint clearinghouse run by the FTC, 866 residents reported being the victim of identity theft in 2008.

Arizona residents reported 9,683 incidents, earning that state a No. 1 ranking, and South Dakota residents reported just 272 incidents, giving the state the lowest identity theft rate, the study said.

West Virginia's identity theft reports have increased steadily since 2003, when just 508 complaints were made to the Consumer Sentinel Network. In 2007, 729 complaints were made, the report said.

In West Virginia, more consumers report falling victim to credit card fraud than any other type of identity theft in 2008, according to the FTC. Twenty-three percent of 866 complaints received from West Virginians in 2008 by the Consumer Sentinel Network involved credit card fraud. More than 14 percent said identity thieves used their information to set up a new account; nearly 9 percent said existing accounts were tampered with.

The study ranked phone or utilities fraud as the second most experienced form of identity theft in West Virginia, with 15 percent of complaints falling into that category. Six-and-a-half percent said someone set up a new utility account in their names; 3.7 percent said a new wireless telephone account was established; and 5.2 percent said a new telephone account was set up.

A little more than half a percent said someone made unauthorized changes to their existing accounts.

The third most reported type of identity theft in West Virginia is government documents or benefits fraud, the study said. Twelve percent of complaints involved this type of fraud, with a majority of complaints (9.1 percent) involving fraudulently filed tax returns.

Eleven percent of complaints involved bank fraud, with a little less than half each reporting fraudulent electronic fund transfers and theft or tampering from their existing account.

Loan frauds represented four percent of all complaints in West Virginia, the study said.

Age-wise, residents between the ages of 20 and 49 made up 63 percent of consumers from West Virginia who filed complaints with the Consumer Sentinel Network in 2008, the study said. Senior citizens, those ages 60 and up, made up 14 percent of complaints in the state.

Be proactive ... or else

Assistant Attorney General Norman Googel said the only way anyone can really prevent being a victim of identity theft is to stop breathing.

That's why it's important to be proactive, Googel said.

"The sooner you catch it, there's much more you can do," Googel said.

Googel said you should thoroughly inspect your monthly statements from every company who bills you.

Every American is entitled to a free copy of their credit reports once per year from each of the three major credit bureaus. Googel suggests taking advantage of that.

Your credit report tells you about all credit taken out in your name. Hopefully, it will all be yours and all of the information will be correct. If it's not, take action, Googel said.

If you spot something fraudulent, place a freeze or a fraud alert on your credit report, Googel said.

According to the FTC, there are two types of fraud alerts — an initial one that stays on your credit report for at least 90 days and an extended one that stays on your credit report for seven years.

A fraud alert notifies potential creditors that you may have been the victim of identity theft and, by law, requires them to use "reasonable policies and procedures" to verify your identity before issuing credit, the FTC said. You also get a free copy of your credit report to review.

If you are certain you've been a victim of identity theft, you can ask the credit bureaus to place an extended alert on your credit report. This requires potential creditors to contact you before they issue credit in your name and you qualify for two free credit reports from each of the bureaus per year.

Although fraud alerts are helpful tools in preventing identity theft, the FTC said they do not prevent it altogether. Thieves can still open new accounts that don't require a credit check, like telephone or cell phone services, or they can tamper with existing credit cards or other accounts.

A credit freeze prohibits potential creditors from accessing your credit report unless you temporarily lift the freeze, the FTC said. In West Virginia, victims of identity theft can place or lift the freeze for free, according to the state Attorney General's Office. If a consumer has not been a victim of identity theft, they may have to pay a fee of up to \$5 with each credit bureau for each time the freeze is placed or lifted.

Like a fraud alert, a freeze does not prevent identity thieves from tam-

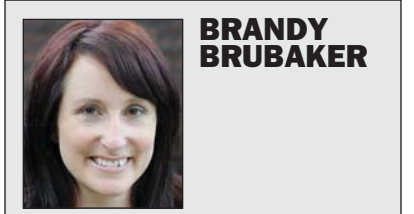
Credit reports

You can order a free copy of your credit report once a year from each of the three major companies, according to the West Virginia Attorney General's Office. To contact the three major credit bureaus:

■ Equifax: equifax.com; to report fraud call (800) 525-6285; to order your credit report call (800) 685-1111.

■ Experian: experian.com; to report fraud or order your credit report call (888) EXPERIAN.

■ Trans Union: tuc.com; to report fraud call (800) 680-7289; to order your credit report call (800) 916-8800.



BRANDY BRUBAKER

Reporter deals with her own identity theft

SOMEONE STOLE my credit card number and used it — about a day or two after I finished my identity theft article, of all times.

They didn't buy televisions in Indiana or airfare to China as had happened to other people I know. They spent a few dollars on Skype a couple of times. They donated \$18 to a missionary group.

In fact, the purchases were so out there that my credit card company flagged them as suspicious before they ever posted to my account. I don't use that credit card very often and when I do it is usually to purchase Cindy Crawford infomercial products or treats for my dogs. Somehow, the credit card company knew what I don't spend money on.

They sent me an e-mail. Thankfully I opened it and didn't trash it as spam. I had to go online (I typed the Web site in myself instead of clicking on the link in the e-mail because I still didn't believe the e-mail wasn't spam) and affirm that none of the charges were mine. I had to talk to a nice lady on the phone and assure her that I have never donated to said missionary group and that I don't even know how to use Skype.

And that was it. They canceled the charges. It only cost me a few minutes of my time.

My identity theft experience was about as mild as they come, but still I felt creeped out and victimized. I didn't like knowing that someone out there was trying to pass their debt off as mine. I didn't like thinking about some weirdo in Texas or Taiwan, for that matter, sitting in their living room buying things online using that sap, Brandy Brubaker's credit card. And, in my mind, they were probably squealing with evil delight as they did so.

I have no idea how they got my numbers and that bugs me. I don't know if a passerby went through my trash and found an old statement I had forgotten to shred to a fine pulp like I usually do. I don't know if someone has hacked my computer or just bought a list of numbers online. I don't like it.

I know all about identity theft. I shredded my statements after reviewing them for unauthorized charges. I don't buy stuff online from Web sites I'm not familiar with. I check my credit report. I've got all of the virus/spyware scanners on my computer. I don't give out my credit card information to people who call me unless I verify exactly who they are. I don't take Nigerian princes up on their offers to wire \$1 million into my bank account.

The only lesson to be learned is — identity theft can happen to anyone, so you need to know what to do if it happens to you.

BRANDY BRUBAKER is a staff writer for *The Dominion Post*.

pering with existing accounts or opening an account that doesn't require a credit check, the FTC said.

Once you've placed a freeze, Googel said you should write letters with signed affidavits (available at FTC.gov) to each of the three major credit bureaus and to whoever is trying to collect debt from you. These letters will notify them of the identity theft.

You should also file a police report.

Googel said, under federal law, once you send a letter, each collection agency is required to stop calling to collect until they verify that it is your information that was used to set up the credit. They'll contact the bank, for example, that issued the fraudulent credit card for more information. The bank will review the file and, typically, will determine it was you who applied, even though you know it wasn't, Googel said.

You should review the information they have on file with your account and look for any errors. Googel said, although thieves get some information right, they usually get something wrong, like your address, telephone number or signature.

Send proof to the credit bureaus of the errors and they'll then contact the bank and tell them that you are still disputing the credit. Usually at this point, Googel said, the bank will delete the credit.

You do not need to hire an attorney to combat identity theft in most situations, Googel said, but you will have to write a lot of letters.

Googel said, with credit card theft, the most you can lose under federal law is \$50 if you contest the account or charges. If your checking account is accessed, he said most banks will work with you to restore the money taken.

However, while you are trying to straighten out the mess, your credit score will be damaged, Googel said. This will make it hard to get credit or a loan for a new car, for example, until the fraudulent accounts and charges have been deleted. The process can take several months or even years.

Googel said identity theft is on the rise not just in West Virginia — but everywhere.

"As more and more records are stored electronically, it just becomes so easy to steal identities," he said. "It's bad enough someone steals your identity and opens an account, but then they don't pay for it."

How to protect your identity

Deter

- Shred financial documents.
- Don't carry your Social Security card in your wallet or write the number on a check.
- Don't give out personal information on the phone, through the mail, or on the Internet unless you know who you are dealing with. If you aren't sure, look up the company's phone number yourself and call and ask them about the correspondence you received.
- Don't click on unsolicited e-mails.
- Install firewalls, anti-spyware software and anti-virus software on your computer and keep the programs up-to-date.
- Don't use obvious passwords like your mother's maiden name, part of your Social Security number, or family members' names. People can often find information like this online.
- Keep your personal information secure at home, particularly if you have roommates or employees in the house.

mation secure at home, particularly if you have roommates or employees in the house.

Detect:

- Bills that don't arrive when expected.
- Credit or account statements from companies you don't have accounts with.

- Denials of credit for no apparent reason.
- Calls or letters about purchases you didn't make.

Defend

- Place a fraud alert on your credit reports and review them carefully.
- Close any accounts that have been tampered with or fraudulently established.
- Call the security department of any company where an account was opened, fraudulently used or changed.
- Follow up in writing using the ID theft affidavit, ftc.gov/idtheft.
- Ask for verification that the accounts have been closed.
- Keep copies of documents and records of your conversations.
- File a police report.
- Report the theft to the FTC at (877) ID-THEFT (438-4338) or online at ftc.gov/idtheft.



Engage yourself

WVU center connects students with community service opportunities.

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