CLIENT NOTES:

**Client:** Maria Garcia

**Contact:** 718-555-5678

**Location:** Queens, NY

**Issue:** Identity Theft. Fraudulent account opened in her name.

**Furnisher:** Bank of America, N.A.

**Inaccurate Account:** Bank of America credit card with a balance over $12,500. Account is delinquent and in collections.

**History:**

* Client was a victim of a data breach in late 2024.
* Started getting collection calls in March 2025 for a BofA account she never opened.
* Checked her credit reports and found the fraudulent account listed on all three.
* Filed a police report with NYPD on April 1, 2025.
* Completed an FTC Identity Theft Affidavit.
* Sent disputes with police report and affidavit to all three CRAs (Experian, Equifax, TransUnion) on April 5, 2025.
* BofA and the CRAs all "verified" the account as hers, completely ignoring the police report and affidavit which are supposed to block fraudulent information.

**Damages:**

* **Denied Housing:** Denied a rental apartment in May 2025. Landlord cited the collection account.
* **Adverse Credit Offer:** Offered a car loan at 22.5% interest from Capital One in June 2025. Have the adverse action letter.
* Extreme emotional distress, anxiety, and fear. Feels her identity is no longer secure.