

Grave Robbery

By Sid Kirchheimer

During 72 years of life, Johnnie Salter had only two credit cards. “And I made him get one of them so he could make travel reservations for a fishing trip with my son,” says his sister, Billie Crane.

Just before that vacation, Salter, who lived in Cordele, Ga., died suddenly from an aneurysm. Over the following two weeks, in January 2002, Crane discovered 21 credit applications made in her brother’s name.

“A new car and about \$10,000 had been charged,” says Crane, 73. “It’s bad enough to steal someone’s identity and ruin their credit history. To do it to a dead man, and to his family so shortly after his death, it’s just terrible.”

But it’s certainly easy, authorities say.

Scammers troll through obituaries for names and addresses. Then they buy Social Security numbers and other personal data—such as credit histories—of the recently departed for as little as \$15 on the Internet.

“About 400,000 checking accounts were opened in the names of deceased people in 2004,” says Jay Foley of the Identity Theft Resource Center (www.idtheftcenter.org), a San Diego-based consumer advocacy group. But often the goal is to open credit accounts in the name of the dead.

Johnnie Salter was one of scores of people in five states whose identities were allegedly stolen after they died by Kwezeta Butler of Albany, Ga. After getting their names, Butler bought their Social Security and account numbers, says Danny Jackson, special agent of the Georgia Bureau of Investigation. “She then sold that information—sometimes with a fake driver’s license or ID card that she created—for up to \$600 to people with

bad credit, who would buy cars and open credit accounts in the names of the deceased.”

Some 100 car loans valued at \$1.5 million were obtained this way, including one for a Mitsubishi purchased in Salter’s name. When the deadbeats defaulted on payments, their debt appeared on the credit histories of the dead.

In such cases, surviving family members are unlikely to be held liable for the debt, but they may pay a price—in time and money—to unsnarl the credit and bank records of their relatives.

Billie Crane first sensed something was amiss with her brother’s finances when she found a letter at his house from a clothing chain about a new credit account opened for him—several days after he died.

She alerted her son, Salter’s fishing buddy who’s also a county deputy sheriff. “We immediately ran Johnnie’s credit history through the three credit-reporting bureaus and discovered the 21 applications,” Crane says. “Most of those credit cards were mailed to a vacant house, but someone would come by each day to collect the mail.”

An investigation resulted in the arrests of Butler and 54 others who had purchased data about the late Salter.



Billie Crane found 21 credit applications in her brother’s name—made days after he died.

“When a loved one dies, and there’s so much else going on, you really don’t think about having to protect their name and reputation,” Crane says. “But unfortunately, you really have to.”

Here’s how:

■ Don’t include details such as day and month of birth (use only the year) or addresses in obituaries. (Aside from preventing identity theft, “you don’t want thieves to visit the house, helping themselves while you’re interring a loved one,” Foley says.)

■ Mail copies of the death certificate to all three credit-reporting bureaus—Equifax, Experian and

TransUnion—and all credit issuers to cancel accounts right after the person dies.

■ Contact your state department of motor vehicles to cancel any driver’s license and prevent duplicates from being issued.

■ A few weeks after taking these measures, run a credit report on the dead to ensure there’s no suspicious activity. You can get a free report from each bureau at www.annualcreditreport.com. □

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