

# Surviving A Decade of Identity Theft

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To protect the privacy of certain individuals the names and identifying details have been changed.





# Chapter 1: The Journey to Becoming a Victim of Identity Theft

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VIOLATED. ROBBED. CHEATED. Betrayed. Victimized. Anger. Rage. Frustration. Stress. Helplessness. Embarrassment. Fearing for your life. These are some of the feelings I felt when I was a victim of identity theft. I'm sure there were more, but these are some of the ones I constantly felt as a victim each and every day of this experience. According to my driving record, I was viewed as if I had broken the law. According to my credit report, I made purchases that I didn't pay for on time that showed up as delinquent. I was guilty and had to prove myself innocent of everything that was done to me by one nefarious individual. I lived in a world where I thought identity theft couldn't happen to me. It was the furthest thing from my mind. Back in 1990, who would have thought that someone could use your information for their own use? No one thought about that during that time. It existed, but it certainly wasn't as prevalent as it is today.

Hello, my name is Deric Tyrrell. I am going to take you on a journey with me. We will walk together on my path towards being a victim of identity theft, looking at how I fought back, and how I overcame it. It was a long and arduous journey that I wouldn't wish on my worst enemy - due to the lasting emotional effects, missed opportunities, and financial setbacks identity theft places on an individual. I will include immediate notes highlighting where I made mistakes and how you can avoid doing the same, possibly keeping yourself safe from also being a victim of identity theft. I am a regular citizen of the United States, and this is my story.

I was seventeen years of age when I enlisted in the US Navy in 1990. That was the same year I graduated from high school. I was living with my grandmother in Savannah, Georgia, and the only documents that I had proving my name were my birth certificate, my social security card, and my driver's license.

*Note: At a young age during that time, I wasn't even thinking about identity theft. A birth certificate and social security card were needed so I could get my driver's license and for when I applied for a part-time job after school. That was the only importance I saw in those documents as a teenager. Today, from birth, a child's identity needs to be protected. As a child grows up and becomes a teenager, you, as parents, should preach to your children the importance of protecting their identity. No one is safe from identity theft.*

Prior to me leaving for boot camp in Great Lakes, Illinois, I didn't want to take my birth certificate and social security card with me, so I placed these two items in my grandmother's Bible. I felt that was the safest place to store these two important documents because that Bible never left the house. The only person who used it was my grandmother. After I placed the items in the Bible, I didn't think any more about it and went on my way to boot camp.

*Note: That was a big mistake on my part at a young age. Important documents such as my birth certificate and social security card should have been turned over to my mother for safekeeping, taken with me, or safely stored in a place where no one would have access to them. If I had taken any one of the steps I just mentioned, I wouldn't be writing this book right now. Safeguard important documents from birth until death for any and all family members you need to protect. Somebody is always waiting for you to slip up and leave out your identification so they can use it. Keep that thought in mind at all times.*

I traveled to Great Lakes, Illinois and completed US Navy boot camp. After completing my US Navy specialty school, I received orders to be stationed in Norfolk, Virginia. At the end of 1991, I bought a brand new 1992 Honda Civic. When the salesman at the dealership ran my credit, he said I didn't have any credit, so my aunt had to cosign for me, so I could get the car. Life was good at that time. I was on my own, had my own car, and I was now making my own money.

After the first visit when I bought my car, I stayed away from home for almost two years while serving in the Navy in Norfolk, Virginia.

When I returned home for another visit about a year later, my cousin Kayla and her husband Jaylen had moved in with my grandmother. They were there to look after her in the beginning stages of Alzheimer's disease. I was happy they were there keeping my grandmother company and looking after her. I was always somewhat close to my cousin, Kayla, as she had always looked after me during the summer when I was young. Her husband, Jaylen, was an alright guy as well. I remember him telling me he was discharged from the navy for illegal drug use prior to me joining. He seemed like a standup, hardworking guy that took care of his business. I had a good time while I was there and then returned to Norfolk, Virginia.

Early 1994, I returned home again to renew my driver's license - prior to my deployment to the Persian Gulf - because it would expire when I was deployed. When I returned home, I found that my grandmother's house was only used sparingly by her as she was mostly at a nursing home due to her ailment. I drove to the DMV to renew my license. I went up to the counter when it was my turn and told the DMV clerk that I was there to renew my license. I gave her my license, and she entered my information. Unbeknownst to me at the time, there was a printer behind the clerk that started printing, but I paid it no mind. She went behind her, pulled the paper out of the printer and brought it over to me.

"Sir, according to this report, you should be in jail right now," the DMV clerk said to me, handing me the printout she had taken from the printer.

I looked over the report and couldn't believe what I was seeing. I was surprised to see over ten moving violations in my name on that report.

"Ma'am, I have been stationed in Norfolk, Virginia for the past four years. I didn't do this." I pulled out my Military ID and showed it to her.

She looked at my Military ID and whispered to me, "Take this report and go see this investigator. He will be able to help you." The DMV clerk wrote down the name of the investigator and his number on a piece of paper. Brian Smith was his name.

“Thank you, ma’am. I appreciate your help,” I said to the clerk and left.

Now, I am driving with a suspended license, breaking the law because if I am stopped, the police don’t know that I am a victim of identity theft. If they pulled me over right now, I was going to jail. And on top of that, I am a black man. I think I’ve said enough on that. I drove to my grandmother’s house and went inside. I found her Bible and went through it looking for my birth certificate and social security card. Both documents were missing.

I used the phone and called Kayla to see if she knew what happened to my documents.

“Hello?” Kayla answered.

“Hey, Kayla, this is Deric.”

“Hey, Deric. What up, cuz?”

“Kayla, I left my birth certificate and social security card in Big-ma’s Bible before I left for the navy and now they aren’t there. Do you know where they are at?” I asked.

There was a brief silence on the phone.

“Deric, I told Jaylen not to do it, but he went ahead and got a driver’s license in your name using your birth certificate and social security card. Don’t blame me, blame him. I didn’t have anything to do with it,” Kayla said.

*Note: I am a firm believer that family will screw you over before anyone else outside of your family. This is my cousin who I thought I was close to. She allowed her husband to get a driver’s license in my name using my social security card and birth certificate. Don’t think your family will never be the one to steal your identity? If they are desperate, they will do anything - even if it means stealing your identity and ruining your good name. When family comes over, ensure all your personally identifiable information is stored away from view. Preferably locked up. Don’t be a fool like I was and trust family to do the right thing. They are no different from the guy on the street trying to steal your identity.*

I couldn't believe what I was hearing. I couldn't believe my cousin would allow this to happen to me, but she had. I was so surprised that I was speechless for a few seconds.

"Listen, Deric, I had nothing to do with that, okay," Kayla kept saying, trying to absolve herself from any involvement.

"Okay, bye." I hung up the phone.

My family had screwed me over. I blamed Kayla just as much as I blamed Jaylen because she could have stopped all of this from happening by putting her foot down and saying, 'No, you will not do that to my cousin.' But, she didn't do it. She allowed it to happen.

I called the investigator, and he picked up the phone.

"Hello, Investigator Brian Smith. How may I help you?" he answered.

"Hello, sir, my name is Deric Tyrrell, and I was given your number by a clerk at the DMV. I have moving violations on my driver's license that are not mine. I know who did them, though."

"Who did them?" Smith asked.

"It was my cousin's husband, Jaylen Briggs, who took my birth certificate and social security card to get a driver's license in my name."

"Well, if that is true, you have to bring him in to me to admit to the crime he did," Smith said.

"I have to go find him and bring him in?"

"Yes, you have to bring him in to me. I'm here until five today. Here is my address," Smith said.

I wrote down the address to his office.

"Okay, sir, thanks," I said and hung up the phone.

This was such bullshit! I wasn't the damn police! I had to go and track this fool Jaylen down, convince him to come with me to this investigator, and he had to admit to all the moving violations he committed using my identity. I was sure he would jump right in the car and help me out. Yeah, who am I fooling?

I called Kayla again.

“Hello?” Kayla answered.

“Kayla, it’s me again. Where is Jaylen?”

“Jaylen is on that crack. He usually hangs out around the neighborhood in North Savannah,” Kayla said.

“I have to find him and convince him to come with me to an investigator and have him admit to all the moving violations on my license.”

“Good luck with that. You might be able to find him walking around. I have to get back to work. Bye,” Kayla said abruptly and hung up the phone.

I didn’t expect too much help from her ass anyway. From this point on, I was done with her. She could rot in hell for all I cared. Now, I had to go and find this crackhead in a dangerous part of town. I drove and soon arrived in North Savannah where Kayla worked and lived. I drove around throughout the neighborhood looking for him. I made a turn down a side street, and there Jaylen was, walking down the street. He looked dirty and ragged, and I pulled up right next to him.

Jaylen recognized me immediately.

“What up, Deric. It’s been a long time,” Jaylen said smiling. He was happy to see me.

“Hey, man! You got to come with me and talk with these people about the charges on my driver’s license,” I said to Jaylen from inside my car.

“Oh, snap, dude. I didn’t mean for that to happen, man, honestly. That’s my fault, man,” Jaylen said apologizing.

Angrily, I said, “You can help me by coming with me.”

“Alright, man, I’ll come with you,” Jaylen said going to the other side of the car and getting in.

I made my way down to Investigator Smith’s office with Jaylen. He tried to talk to me and be nice, but I really wasn’t in the mood for his antics or talk. This guy was a conman and a criminal. That idiot cousin of mine married a criminal and brought him into my grandmother’s home. Kayla was an idiot for doing that. There was no telling how much he stole

from my grandmother. I didn't realize what a true bum Jaylen was until I thought back to when he tried to get me to sign his unemployment paperwork saying that he was actively looking for a job to keep his benefits going.

*Note: You must not only look at what they have done to you but what else they may have done to others in your family. This may not be an isolated event. Start checking to see if it is or it isn't. Did the person also use another family member's identity? Dig deep to be sure your entire family is in the clear.*

Once at Investigator Smith's office, we sat down, and Smith went down the list of moving violations that were recorded on my driving record with Smith asking him did he commit these violations. Jaylen reluctantly admitted to committing all the violations ranging from speeding to reckless driving. I breathed a sigh of relief when Investigator Smith said he would take care of the charges. Jaylen would end up being fined for the charges that he didn't pay for and for failing to appear in court.

I took Jaylen back to where I'd found him and left him there. What a piece of crap. I didn't want to ever see that guy again because I might kill him. All this stress because he illegally got a driver's license in my name. I had to find him, take him down to the office to admit to the crimes, and bring him back. That was time I could have been enjoying with my grandmother, but instead, I was trying to make this headache go away. Hopefully, this was the end of this horrible episode in my life, and I could move on.

## Chapter 2: It's Not Over Yet

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ABOUT EIGHT MONTHS had passed since I took Jaylen to the detective to admit to the charges on my driver license in Savannah. In Norfolk, Virginia, 1995, my car was in the shop getting some body work done to it, so one of my co-workers onboard the ship allowed me to use his car one night to run an errand. When I was entering the base through the gate, I was stopped by the gate guard who was conducting a random driver's license check. I thought nothing of it and gave him my license. The guard came back and said that my license was suspended, and I shouldn't be driving. Man. Shit! I thought this was all over, but apparently, it was not. I had to call my co-worker onboard the ship to come get his car from the gate because I was not able to drive it onto base.

*Note: Being young and inexperienced, what I should have done was followed up with DMV to ensure that my driver license was in the clear for me to drive. I assumed that once Jaylen admitted the moving violations to the detective, after a while, the charges would be cleared, and I could resume driving without any problems. I was totally wrong for assuming that.*

When my co-worker arrived at the gate, the officer told him my license was suspended and that his car could have gotten impounded because of it. I could see the look of disappointment on my co-worker's face as we got in the car and drove on base. I tried to explain to him that I thought the charges on my license were cleared, but apparently, they were not. Now, I had lost the trust of a co-worker helping me out or even trusting me anymore.

I took leave and caught the bus back home to try and clear my license. I took the bus because my driver's license was taken by security at the base gate the night I was driving my co-worker's car. I didn't even know where to start. I was twenty-four years old, and my driver's license was suspended due to identity theft. No one in my family knew what I could do to resolve this or point me in the right direction. I finally remembered that the Savannah TV evening news had a special segment

called The Action Line where normal citizens would call in issues they were having to the news station. The news station would come out and try to resolve their issues by shining a spotlight on the problem. I gave it a shot and called the number.

“Hello, Live 5 Action Line. How may I help you?” the lady asked.

“Hello, I have a problem, and I don’t know how to solve it. I thought I could call and see if you could help me somehow.”

I explained my situation to the lady on the other end to see if she had any ideas on how I could clear my license of all the moving violations caused by Jaylen using my identity.

“Using someone else’s identity is becoming a fast-growing crime. Let me give you this number to Clay Law Firm. They should be able to help you out. I wish you luck, and I hope they can help you out,” the lady on the phone said.

“Thank you for your time and help,” I said hanging up the phone.

I immediately called Clay Law Firm. The receptionist said I could come in that same day and speak with an attorney about my situation. I already knew that this was going to cost something. Attorneys don’t work for free.

I had my cousin, Darnell, take me to the attorney’s office. Once we were there, I was assigned to an attorney named Luke Michaels. He called us into his office, and we went in and sat down. I told Mr. Michaels my situation, and he told me the same thing the lady from Action Line had told me – identity theft was a fast-growing crime. He explained to me the ramifications of Jaylen having my social security number and birth certificate. Mr. Michaels explained Jaylen could use it - anytime, anywhere - and I would be none the wiser unless I pulled my credit report. He also said I may need to get another social security number because mine had been compromised.

“I can help you get your driver license situation resolved, Mr. Starks. I will need three hundred dollars upfront to take the case. If I require more

money, I will give you a call. Does that sound like a plan?" Mr. Michaels asked.

"Yes, that sounds good to me," I said. "I just have to run up the street to the ATM and get a money order. I will be right back."

My cousin and I went, pulled the money from the ATM, and got a money order to deliver to Mr. Michaels. After the money was delivered, I went back home to spend some time with my family before making my way back to Norfolk. I couldn't even enjoy myself because the situation was constantly on my mind. If things were not right in my life, I couldn't concentrate on having a good time or work until it was resolved. Hopefully, this lawyer could do what he said he could do. I was without a driver license, so I had to catch the bus if I needed to go anywhere.

About a week passed, and I received a call on the ship from Mr. Michaels.

"Hey, Deric. I am going to need two hundred fifty dollars to continue the case. Once I am in court, you will have your license cleared by next week, I promise you," Mr. Michaels said.

"Okay, sir. I will go get a money order now and mail it to you."

I went and got a money order for two hundred fifty dollars to send to Mr. Michaels by regular mail to Savannah. I waited another week, and then I called Mr. Michaels.

"Deric, you can go and get your license. Your record has been completely deleted by DMV, so you will more than likely have to take the driver's test again when you go and get your license," Mr. Michaels said to me. "You are free from those moving violations."

"Thank you, sir. I appreciate it," I said to Mr. Michaels.

"It was my pleasure. Good day," Mr. Michaels said hanging up.

That was the best news I had heard in a long time. I finally got to go and get my license. I decided it would be easier to go and get a driver's license in Norfolk, Virginia instead of Georgia.

When I went to obtain my driver license in Norfolk, they had no record of me ever having a license, so I had to take the test all over again. I

would have failed the computer-based test if it wasn't for another person taking the test in front of me. His test replicated mine. When he got an answer wrong, I had three options rather than four to choose from helping me to pass the test. I was now finally able to get a new license with every single moving violation removed from my record. I even had the violations from when I was in high school removed. My record was free and clear thanks to the law firm in Savannah. Now, hopefully, I could move on without having to think about Jaylen using my identity again.

*NOTE: This was the start of the cost, tally, and stress associated with identity theft. Not only did we have time and gas expended, but we also now had legal fees to the amount of \$550.00. Keep that number in mind as we continue our story. A price couldn't be placed on the stress this placed on me, and the amount of time I expended trying to take care of this problem.*

## Chapter 3: My Credit Report

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LIFE WAS GOOD UNTIL mid-2005 when I went to purchase some furniture, and the company I was purchasing from said there was an issue with my credit. I said that was impossible because I hadn't applied for anything prior to this except my car. So, when I was able to get a copy of my credit report through the mail, I saw two accounts on my credit report that I didn't recognize. There was a telephone account created in my name as well as purchases of a washer and dryer that were delinquent. These accounts originated in Savannah. The same place Jaylen still lived.

*NOTE: If someone has your information like Jaylen did mine, it is best to place a fraud alert on your credit report. Fraud alerts usually last 90 days depending on the credit reporting agency you're dealing with. I thought the driver's license fiasco was the only thing that Jaylen would do. I found out this wasn't the end of my torment. Do yourself a favor and place the fraud alert on your credit report and keep it going until you think you are in the clear. However, you really are never in the clear as you will see as you continue to read my story.*

I learned very early on that having good credit during your lifetime would save you hundreds to thousands of dollars in the future. This began my education with credit and what to do if there was an issue with my credit report.

One day, after work, I was driving and listening to the radio. An advertisement came on stating that they could quickly clean up someone's credit report, remove adverse inquiries, and get your credit back in good standing. When I heard that ad on the radio I was curious, so I called the number to see what it was all about. The man on the phone who answered for this credit repair company said he charged seventy-five dollars monthly to repair someone's credit. I figured I didn't have anything to lose by providing my information and seventy-five dollars to get rid of those two adverse items on my credit report. So, I turned it all over to this company to take care of my credit for me.

About two weeks later, when I was on the ship, I received a letter that was returned. It was supposed to go to one of the credit reporting agencies, but somehow or another, it was returned to my address which was written on the envelope in really crappy writing. I opened the envelope and found a hand-written letter that looked like it was written by a child in kindergarten disputing the items on my credit report. Now, remember, this was a company that advertised on a nationally televised radio show that conducted business like this. When I read that letter and saw how unprofessional it was written on a piece of notebook paper, I called that company that same day and canceled my credit repair with them. I decided, if that's all it takes, I can do it myself for free. So, that's exactly what I did.

*NOTE: I learned a lesson from that experience with the credit repair agency. I learned if I took a little bit of my time, I could dispute the accounts on my own credit report myself. Do not trust these credit repair agencies and give them your hard-earned money. You can do the same thing they do, and you don't have to spend anything but some time and maybe a stamp. Do it yourself and know that it is getting done right and in a timely fashion. I could have been paying seventy-five dollars a month while this company dragged their feet saying they were in the process of repairing my credit. Do it yourself! Add \$75.00 to our tally which brings us to \$625.00 of the known money I had spent so far on identity theft.*

I contacted each of the companies that had adverse items on my credit report. To complete the inquiry and investigation into the allegation that the charges on my credit report were false, I had to go to the police station, file a police report, and fill out an ID Theft Affidavit which I was able to get notarized on the ship I was stationed on for free. I submitted the information to these two companies for their investigation, so I could prove that I was innocent of not creating these accounts, allowing these accounts to go delinquent, and that both of these accounts were fraudulently created.

*Note: There it goes again. You must prove yourself innocent of identity theft. You are guilty until you prove yourself innocent. Don't drag your feet with your credit. Solve this problem immediately to clear your credit report of fraudulent use. Doing this now will save you loads of frustration later on in your life when you try to apply for credit. Remember that.*

During the investigation, I visited Savannah and began investigating the one address that was on the bill in my name. I went to the address that was in downtown Savannah and knocked at the door. No one answered. I called Kayla and asked her if Jaylen had lived at the address that was on the account. Kayla acknowledged that Jaylen did indeed live downtown in that area. Again, this man continued to use my name for his own personal use and gain. On my end, it was a losing battle because I was stuck with false claims on my credit report. Jaylen could file for an account in my name and go delinquent on the account if he couldn't pay - with nothing ever happening to him. I was so furious during this time that thoughts even went through my mind to track this man down and kill him. I seriously contemplated doing that. I realized though I would only end up in jail killing this idiot who continued to use my name fraudulently.

Several months passed, and at the end of 2005, I received letters from both companies stating that upon investigating my case, it was found that both of these accounts were created fraudulently. Both companies stated in the letter that they would remove the adverse debt from my credit report which could take up to ninety days.

*NOTE: Remember to file away and keep all the paperwork you create while trying to prove yourself innocent of identity theft.*

I was tired of this idiot using my name fraudulently. I was about to go on a deployment to the Persian Gulf, and I needed peace of mind that my credit would be safe while I was away. I placed a permanent fraud alert on my credit with all three credit reporting agencies. This made it difficult and inconvenient for even me to get credit in my own name if I wanted something - which you will see as you read on.

*NOTE: Again, taking the time to dispute the claims on your credit report requires contacting the company involved to find out what procedures are required to dispute the account that was created with the company so they can investigate the claim. I had to file a police report, fill out an ID Theft Application, and provide proof of my residency during that time. I sent all that information to each of the companies, and I proved myself innocent of the fraudulent accounts created. You can do the same. It just takes you sitting down and taking the time to do what I did. It is a pain in the butt, but the sooner you get it done, the better your credit will be. You will pat yourself on the back for being proactive with your credit.*

## Chapter 4: It Never Ends

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IN 2006, I RETURNED from a six-month deployment from the Persian Gulf. I required a cell phone because I lived on the ship, and plus, I was buying my first house in Marietta, Georgia. I went to the Navy Exchange and saw a phone company selling cell phones. Once I picked out the phone that I wanted, I filled out the paperwork so the associate could check my credit. Prior to me leaving on deployment, everything was removed from my credit that was fraudulent, and I had a constant fraud alert placed on my credit report so I should be good. In fact, due to the fraud alert, my credit was unable to be accessed. The associate required me to get my social security card which I didn't have and my birth certificate which I did have at the time. I had to go down to the social security administration and apply for a new social security card and bring back the receipt stating that it was my social security number. I then had to answer questions concerning my credit history that only I would know. To complete all of this took about four hours. I did finally get through it all and was able to purchase my first cell phone.

*NOTE: Placing a fraud alert on your credit report will make it difficult even for the person who placed the alert on his or her credit report to establish more credit. This is another inconvenience that comes with identity theft. You must prove that you are yourself when you try to obtain credit. It was so frustrating, but I would rather a vendor do that than just allow Jaylen to use my name for fraudulent purposes.*

From 2007, I was stationed in Raleigh, North Carolina recruiting for the navy. In February of 2010, I was at the gas station filling up my car. I finished and drove away. When I arrived home, I realized I had lost my wallet. I immediately drove back to the gas station to see if I could find it, but I couldn't. I quickly went back home and canceled every single credit card and debit card I had in my wallet. I had to replace everything – Driver's license, Military ID, credit cards, bank cards, and other cards with my name on them.

*NOTE: If you lose your wallet or purse with your identification, credit cards, debit cards and anything else, cancel them immediately. I already had one problem, and I didn't need another. If you don't have a problem, don't allow one to develop by not canceling everything that was in your wallet or purse. Do yourself a favor - only take what you need in your wallet or purse. It will save you a lot of heartache later should you lose it.*

I had to take the driver's test in Raleigh to get a driver's license, and I didn't want to do that, so I traveled to the DMV in Savannah to renew my license. When I got to DMV to get my license, I found out I had an unpaid traffic ticket for no tag light in 2002, so I was unable to get my license until the ticket was paid. Of course, I wasn't in Savannah in 2002. I was stationed in Norfolk, Virginia. This shit never ended, I thought. That son of a bitch had done it to me again. I left the DMV and called a lawyer experienced with traffic tickets and asked about having the charge removed from my record.

"How much was the ticket?" the lawyer asked.

"It will total one hundred and eight dollars," I answered.

"Just pay the ticket. You are going to spend more money hiring me to expunge it from your record," the lawyer said.

"Alright, thanks," I said and hung up the phone.

I went back to DMV and paid the one hundred and eight dollars to settle the fine. Once the fine was settled, I was able to get my driver's license. Once more I was angry that Jaylen had gotten away with the fraudulent use of my identity, and I had to end up paying once more for his mistakes in life.

*NOTE: I could have either paid the lawyer anywhere upwards of five hundred dollars or settle the ticket for one hundred and eight dollars and get my license right then and there. I was driving without a license, so I paid the fine. Now, I have a tag light ticket on my once clean record, and I am out one hundred and eight dollars. The tally for the cost of identity theft is now at \$703.00. Again, this is not including the gas I had to expend, stamps I*

*had to purchase to mail letters, and the time I had to use to deal with every one of these situations that occurred because of Jaylen.*

July 2010, I received a letter from Georgia stating that my driver's license was suspended for failure to pay traffic tickets in Burke County, North Carolina for speeding sometime in April 2010. I had not been anywhere near or through Burke County since I started recruiting in North Carolina, and I had certainly never received a speeding ticket since I had been here. Not only that, I found out I had another speeding ticket in Morganton, North Carolina that was issued in June 2010. Shit! Shit! Shit! This fucker was fucking with my life now. I had to find out where this asshole lived.

I started investigating. My wife at the time used Facebook to look up and find Jaylen. She found him online with his current wife or girlfriend. I saw that the ticket he received in my name was issued in Charlotte. I called his daughter, my cousin, Denise, to find out where he lived. She said he used to live in Charlotte but had moved.

I looked on the ticket and got the State Trooper's name that issued the ticket to Jaylen. His name was Officer Garneau out of Morganton. Morganton was a three-hour ride from Raleigh. After almost a month of trying to get in contact with this state trooper, I finally made contact with him on the phone. I explained my situation to him, sent to him via email my driver's license and a picture of Jaylen. Officer Garneau recognized Jaylen was the person he had stopped during the traffic violation. This guy had an awesome memory. Officer Garneau stated that Jaylen said that he was me, Deric Tyrrell, and he repeated my social security number to him by heart. My name was the name that came up on the records search, so Officer Garneau let Jaylen go with a warning - not knowing this son of a bitch was committing identity theft. Officer Garneau said he didn't know where Jaylen was located. He told me to be patient because he knew Jaylen would mess up again. I agreed with the officer and hung up the phone.

*NOTE: Now I am driving around on a suspended license as a black man again. I had no choice. My job as a recruiter required me to drive, so I did. I was now breaking the law because of this identity theft criminal. If I was stopped, they would probably arrest me because of Jaylen's actions, and he couldn't care less. I saw myself getting shot for no reason at a traffic stop all because of identity theft. Every time I drove, I was nervous. Every cop I passed, I got nervous. This was the stress of identity theft, and there was nothing I could do about it. I was helpless.*

## Chapter 5: Face to Face

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JUST AS OFFICER GARNEAU stated, Jaylen did mess up again. He was arrested trying to give my name again. He made bail and was ordered to appear in court in August 2010. Officer Garneau called me in Raleigh and told me that he had caught him and asked if I could drive to Morganton to testify against Mr. Smith. I was so happy this clown had been caught after all the crap he had put me through over the years that I immediately agreed.

I drove the three hours to Morganton to attend and testify against Jaylen. I sat in the courtroom waiting on our case to be called. While waiting, Jaylen came into the courtroom and sat right next to me. The nerve of this guy, thinking we were friends. We were far from that. I just looked at him as he tried to be nice with his hand extended.

“Oh, man. You go do me like that?” Jaylen asked.

I just stared at him. I wanted to give him a death shot to the nose or choke him until I saw his life drain from his body.

Officer Garneau called me over and sat me somewhere else.

“I saw the way you were looking at him. I thought it best to move you before, you know,” Officer Garneau said.

“Thank you, sir. You were right for what you did.”

Of course, I sat in the courtroom all day until our case was called - which was the last case on the docket. Officer Garneau gave his testimony detailing how Jaylen had used my identity to conceal his moving violations. I told the judge how my identity was constantly being used by Jaylen for getting away with unpaid credit on my credit report and moving violations on my driving record. Jaylen denied doing the things I said. This guy deserved to die, in my opinion.

The judge asked Jaylen why he used my name. Jaylen’s answer was that he was scared. The judge found him guilty of giving a false name. I was awarded restitution in the amount of two hundred dollars, which I

never received. I figured I was never going to receive it anyway. Why even bother.

After the case, Officer Garneau gave me Jaylen's file to open a case against him to sue him for his use of my identity. I took the file and thanked Officer Garneau for what he had done for me. I drove home still feeling unsatisfied about the events throughout the twenty years I had been terrorized by Jaylen using my identity. I had all of Jaylen's information to sue him, but for what. I was supposed to take him to court and waste my money and time suing him for money that I would never see. I just left it alone. My license was still suspended and driving down here only got me a little satisfaction in seeing that Jaylen was found guilty. But he didn't receive much of a punishment for the anguish and stress I had to go through combating him using my identity fraudulently.

In December 2010, I received a letter stating my license would be suspended indefinitely for failure to appear in court. I was still getting letters from the courts even after this case, which did nothing but waste my gas, money, and time. I hired two lawyers. I hired a lawyer in Burke County and a lawyer in Morganton to plead my case from afar to remove the moving violations from my record. Both lawyers came through and had these cases thrown out and removed from my driving record. My driver's license was finally clear and restored. The cost to hire both attorneys was three thousand five hundred dollars combined. Why even pursue a lawsuit against Jaylen and put more of my money into a case that I would never get paid from? That was my thought. All I wanted was my driver's license back - so I could be legal to drive and have peace of mind. I was hoping that Jaylen's use of my identity would be the end that day. I hoped it was, but I knew I must always be on my guard because you never know, he may get 'scared' again.

*NOTE: The tally and cost of identity theft had now ballooned to \$4,233.00. Again, that didn't take into consideration the gas I had to use to travel back home to investigate or handle an issue at DMV, the travel to and from Morganton for the court case, the stamps I had to purchase disputing*

*items on my credit report, the time I had to spend fighting Jaylen's continued use of my identity, and the stress it placed on me on a daily basis. What if someone didn't have that kind of money to pay a lawyer to handle their identity theft case. Would they just take it and suffer? This is the cost and fall out of identity theft.*

## Chapter 6: Conclusion, Final Thoughts and Advice

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THAT WAS MY JOURNEY with identity theft. A journey that started in January 1994 and ended in January 2010. A span of over 16 years where I was terrorized by Jaylen who fraudulently used my identity every time he was pulled over while driving a car, or the two times he used my name to attain credit to purchase items. I can't say it is completely over now because he could still use my identity at any time if he was pushed into a corner. Jaylen would use my name in a heartbeat if he could get out of a situation as quickly as possible. So, it never really ends.

I keep a constant fraud alert on my credit report, and I review my driving report every six months. It is the price I must pay for being a constant victim of identity theft. I had thoughts of tracking Jaylen down and putting a bullet in him. The thought came across my mind so many times that I almost acted on it. I was in the planning stages when I came to my senses. That is how far identity theft took me. It brought me to the brink of murdering the person who committed the act against me. To live in constant fear that this one person could use my identity is a crime that I am helpless against. That is one of the feelings I listed at the beginning, helplessness.

All I can do is stay strong and hope that the day Jaylen and I had in court knocked some sense into him. But once a criminal, always a criminal when it comes to identity theft. All I can do, all we can do for those of you reading this who have been a victim of identity theft, is to stay strong and continue to be vigilant in a world that is getting more digital and more advanced. Remember, all Jaylen had was my social security card and birth certificate at the beginning. That was all he needed to make my life a living hell. Imagine if he had a computer. My bank account has been hacked at least three or four times within the past five years. Like I said before, it never ends. Below, I have listed what I have learned as a victim

of identity theft. I hope this helps you out. Use the information I provide you to prevent identity theft to yourself and your loved ones because once a person has your identity, they have it for life.

### Precautions to Avoid Becoming a Victim of Identity Theft

1. At an early age, lock your families personally identifiable information in a lockbox. Do not leave mail out around the house where visitors can see your information out in the open.
2. Always be mindful of family members. They are just as likely to steal your identity as someone you don't even know.
3. Teach your children at a young age the importance of protecting their identity and their information from others.
4. Keep a close watch on your credit report by monitoring your credit throughout the year. The FCC allows you one free credit report a year from each of the three credit reporting agencies. I break the time up into three halves of the year. I get my free credit report at three different times of the year from the three credit reporting agencies: Equifax, Experian, and Transunion.
5. In this digital age, many precautions must be taken to avoid identity theft. Passwords, pins, two-factor identification are important if you have accounts on the web. Ensure your access to the internet is secure so your information will be safe.
6. Keep your information off social media. Especially important items such as your date of birth, address, phone number, and other things that could be used by a person trying to steal your identity.
7. Shred or burn sensitive documents. Don't throw them in the trash can. There are videos of people going through other people's garbage looking for information on them.
8. Somebody could be watching your mailbox. I got myself a PO box to have better peace of mind. Be sure to get your mail out of the box as soon as you can.

9. Don't discuss sensitive information over the phone or in public. You never know who is listening.
10. Carry only what you need out in town within your wallet or purse. If you lose your wallet or purse, that is fewer items you must replace.

### If You Become A Victim of Identity Theft

1. If your credit card, debit card, or any other card is involved, call to cancel them immediately.
2. Place a fraud alert on your credit report. This is inconvenient when you try to apply for credit yourself, but I would rather have it on than not if I was a victim of identity theft.
3. You may want to change all your passwords on your accounts to be safe. Unfortunately, you may have to change your passwords frequently to avoid phishing scams trying to compromise your passwords on your computer or digital device. Even your phone is not safe. Try creating a system so you can remember your passwords. Don't write them down.
4. Obtain copies of your credit report from all three credit reporting agencies and review them.
5. You can file a complaint with the FCC, however, sixteen million people were victims of identity theft in the United States in 2017, and that number is constantly growing. Don't count on the FCC coming to your rescue. The complaint you file is just for statistics.
6. File a police report. If you must dispute anything, most businesses want you to have done this.
7. Maintain records of everything you do or receive during your crusade against identity theft so you won't repeat doing what you have already done. I still have all the documents from when I started my crusade against Jaylen right up until this very day.
8. Don't give up! Stay vigilant and proactive in trying to rid

yourself of identity theft. The journey may be short, or it could possibly be like mine lasting over sixteen years. It may take a lot of effort to restore your credit and reputation after falling victim to identity theft. There is nothing you can do about that but stay on top of it and eventually, you can get everything cleared.

9. This will be a stressful time in your life. You may want to talk with someone about how you are feeling or even seek professional help. I was on the brink of tracking Jaylen down and killing him to end his chain of using my information to protect himself. I stopped myself from going through with it because I came to my senses. You may not come to your senses and you might do something crazy. Remember, you are not alone - even if you are physically alone. Talk to someone to vent your frustration and anger. Contact me through my website. Once you have vented, get back to work recovering from identity theft. Only you can make that happen. No one else will.

I hope I was able to help someone out there that is or was a victim of identity theft. If you need help or advice, don't hesitate to contact me through my website [dlamonica.net](http://dlamonica.net). We victims of identity theft must stick together to overcome the evil that was done to us. Together, we can make it through to clear our name. Take care and always be vigilant. There is always someone waiting to steal your information.



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