



Protecting Everyone's Identity Involved in a Home Sale, Including Yours!

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Have you ever noticed those humorous identity theft commercials on television? Have you received anything in the mail about protecting your identity lately? There is a reason for all of the national advertising regarding identity theft. In 2002, identity theft affected nearly 10 million people with an estimated cost to individuals at \$5 billion and a cost to businesses at \$48 billion. (FTC)

So how does identity theft occur? There are networks of identity thieves across the United States that have figured out that simply rummaging through a person's personal trash, or a business's trash is an easy way of stealing one's identity. All of that mail you receive that has you pre-approved for a credit card or has any sort of personal information attached is exactly what identity thieves see as an opportunity. On top of this, there are a lot of home-based businesses, such as real estate, that produce the right information for identity thieves. Office waste is also a popular place for identity thieves. Identity thieves are even stealing dog collars because they, in some cases, have your name, address, phone number, and the dog's name which for some people is used as a password to an important account.

So why is identity theft so popular? Because the confidential information is so easy to obtain! It is also a popular crime because in most cases, there is more revenue involved and the punishment for such a crime can be less severe. Make no mistake about it, identity thieves are here to stay. There are things we can do to help deter this type of crime while at the same time, protect the identity of your client and you.

The most obvious way to protect your identity is to safeguard confidential documents and then shred them. A new and increasingly popular way of doing this is by using a service from www.shipnshred.com. This is a convenient, safe, secure, and economical (a typical family or home based business can shred a

year's worth of material for about \$25.00) way to make sure your documents have been destroyed. It is just like it sounds. Box your documents and seal with packing tape, log onto www.shipnshred.com and print off a Fedex shipping label, and schedule a pick-up of the box. You can then track your box to a certified secure shredding facility. [Once shredded, you will receive an email with a certificate of destruction. Metro Brokers REALTORS also have a discount using this service. Just use the promotion code 7D47-8801-3333, when you place your order, and the discount will automatically apply. It's that simple!]

If you or someone you know has been a victim of identity theft, you can log onto the Federal Trade Commission's website at www.ftc.gov for more information or you can call their identity theft hotline at 1-877-438-4338.

Disclaimer: Copy provided by Kim Hildebrand of the Arapahoe @ Quebec office