

August 22, 2019

FEDERAL TRADE COMMISSION

IdentityTheft.gov

Terry James Krukoff
1330 Campeon Circle,
Palm Springs, CA, USA 92262
760-818-9695

Executive Response Unit
PO Box 9058
Gray, TN 37615

RE: Victim of Identity Theft

Dear Sir or Madam:

I am a victim of identity theft and I have filed a report with the Federal Trade Commission (see attached). I chatted with Ariel with the Federal Trade Commission and she recommended that I send this letter to you. The person I have identified as stealing my identity is Jamin Habenschuss. All charges made on this account were in support of his Handyman Business. We had a verbal agreement that he would reimburse me for all the payments I made on this account. He has not made one payment to me since the account was opened and I came to realize he never had any intention of reimbursing me for all the charges for tools for his business and supplies and materials for his customers. I have filed an event #1906P-5411 with the Palm Springs Police Department. A three-year restraining order against him by me was granted by Commissioner Mickie E. Reed of The Superior Court of California, County of Riverside on June 12th, 2019 Case #19033149. I have tried to get the tools back from him, but I was told by the Palms Spring Police Department that if I tried to recover the tools from his property, he could have me arrested for stealing.

I am a victim of identity theft, and I am writing to dispute the following fraudulent charges on my account:

Account Number - 6035322188909349	\$25000.00 Estimated Fraud	8/2018 – 5/2019
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I did not make these charges. I request that you remove all charges made from August 2018 through June 2019 and send me an updated and accurate statement.

This request is made pursuant to the Fair Credit Billing Act's, amendments to The Truth and Lending Act, 15 U.S.C. 5516-1666b, 12 C.F.R. 226.13. Also see C.F.R. 226-12(b).

Please investigate this matter and send me a written explanation of your findings and actions.

Sincerely,

Terry James Krukoff

Enclosures:

- FTC Identity Theft Report
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