



9672 Via Excelencia #101  
San Diego, CA 92126  
www.idtheftcenter.org  
Toll-Free (888) 400-5530

## ITRC Solution 29 – Death Reported in Error

Many people find out that they are victims of identity theft when they try to open a new line of credit. This can be a shock. This sense of shock can be even more overwhelming when you are told you are listed or somehow identified as “deceased”.

Your first priority is to find out who reported your death, when, and why. It is important that you take appropriate steps to correct the information at the originating source. After the information is corrected at the originating source, you will then have to notify any other entities that have you listed as deceased.

Listed below are some possible reasons and solutions. If these scenarios do not match your case, please contact the ITRC for further no-cost assistance, toll-free at 888-400-5530.

**Credit Card Company:** If one person on a joint account dies, and that death is reported to the credit card company without expressly noting that the surviving cardholder(s) will take over the joint account, the credit card company may close the account due to “death.” Should this happen, the surviving cardholder(s) must contact the credit card company and correct the misinformation.

**Credit Reports:** A death claim may be inaccurately reported due to a typographical error or mixed records. This might be caused by a miscommunication from a credit card company because that credit card company inadvertently mixed the information of two different customers. There are also cases when a vengeful “ex” has managed to get a funeral director to send in a false “certificate of death.”

Call the three Credit Reporting Agencies (CRAs), at the numbers provided below. If you are listed as deceased in the database, the automated system will notify you that they cannot respond to your request for a fraud alert or credit report.

- Equifax: 800-525-6285
- TransUnion: 800-680-7289
- Experian: 888-397-3742

If you are unable to get a report, fill out [ITRC Letter Form 29 – Death Reported in Error](#) and mail it to the three CRAs using the addresses below. Be sure to mail all correspondence via certified, return receipt.

- Experian  
P.O. Box 9554  
Allen, TX 75013-0949
- Equifax  
P.O. Box 74021  
Atlanta, GA 30374-0241

- TransUnion  
P.O. Box 6790  
Fullerton, CA 92834

**Social Security Administration (SSA) office and Vital Records:** If you find out that your name is on the “National Death Registry” you will need to take steps to locate and amend the death certificate and then remove your name from the registry.

- In order to amend a death certificate you need to first obtain a certified copy of the death certificate from the county clerks or recorders office where the death was reported. A form to amend or correct a death certificate is available from your state’s vital records office. On your death certificate, it will name the informant (who reported the death). This person should be contacted so they can sign as one of the supporting affiants on the **State Vital Record Amendment Affidavit Form**.
- To remove your name from the death registry, you will need to make an appointment at your local Social Security office. The SSA will require you to provide a copy of a valid photo id, a certified copy of the amended death certificate and a police report (if one was filed).

**Other governmental notification:** This scenario may include a notification letter from the Internal Revenue Service or other governmental entity (i.e. unemployment benefits, welfare, SSI, VA/Military). In these circumstances, steps must be taken to satisfy the criteria established by the particular agency involved, by contacting them directly.

In all correspondence, the following documentation should be provided as evidence that you are not deceased:

- A photocopy of your driver’s license or state identification card
- A current notarized letter from your doctor, on letterhead stationery, stating you are alive and have been under the care of that doctor for \_\_\_ years.
- A statement from you including the fact that you are alive, and a request to be told the name and location of the originating source for the death certificate.
- In the absence of one or more of the above documents, you may provide work records, employer statements, pay records, military records, and school records, generated after the date of death recorded on the death certificate. Wherever possible, such records should be notarized.

Related Link:

[ITRC Letter Form 29 – Death Reported in Error](#)

This Solution should not be used in lieu of legal advice. Any requests to reproduce this material, other than by individual victims or their own use, should be directed to [ITRC@idtheftcenter.org](mailto:ITRC@idtheftcenter.org) .

Copyright 2009, Identity Theft Resource Center ®, Created by the ITRC staff

