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10/23/2023

Federal Trade Commission
Bureau of Competition
Room CC-5422
600 Pennsylvania Avenue NW,
Washington, DC 20580

Request for warning letters in accordance with the FTC Act - 15 U.S.C. §§ 41-58, Section 609(e) and the anti competition law Equifax, Experian, Transition.

I wrote to Equifax, Experian, and TransUnion about my **identity theft under the color of law** by the Northampton County Court of Common Pleas in Easton Pennsylvania, their Domestic Relations Division, my ex-wife Amy DeRaymond and NYPD. In 2017 they changed my address from 145 West 71 Street to my ex-wife's former address 123 Vista Drive Easton PA 18042 with each of three credit bureaus after I sued them in federal Court. They also changed my address to 123 Vista Drive Easton PA 18042, for my Tiaa retirement plan and they changed my address to 123 Vista Drive Easton PA 18042 with the U.S. Post Office.

I made the credit bureaus correct my address to 145 West 71 Street and made sure my former business address was the only other address 920 Broadway Suite 1702 NY NY, 10010.

However, the more significant problem [other than a substantial fraud under the color of law] is all three of the credit bureaus listed my credit at **ZERO** and **then refused to acknowledge my existence.**

I sent the three credit bureaus letters from State government entities about my cyber theft and theft generally under the color of law:

1. [06/26/2023](#) LETTER FROM THE PENNSYLVANIA INSPECTOR GENERAL
the Pennsylvania Inspector General said what I reported to them [MY CYBER ROBBERY] along with the supporting evidence were **crimes** and:
 - A. Recommended the NYAG to address the illegal police non-judicial wiretap used to force me from apartment along with toxic fumes.
 - B. Recommended the PAAG investigate Medicaid fraud used for a child slave trading business.
 - C. Recommended the DOJ address the issue of NINE Court officers fraud upon the federal court concealing a violent child slave trading business and lied to the U.S. Delaware Attorney.
2. [07/16/2023](#) LETTER FROM THE NY STATE ATTORNEY GENERAL
After contacting the NY State Attorney General and giving them the same information I gave to the Pennsylvania Inspector General the NYAG Criminal Division issued a letter to me naming:
 - A. Lobbyist Pitta Bishop & DeGirno LLC.
 - B. Manhattan Housing Court Judge Peter Wendt for facilitating my robbery.

- C. Opened investigation of NYPD Inspector Brian McGinn mentioned to me during a phone call to the AG's office. Officer McGinn of the 20th Precinct from my neighborhood had been previously been named by the FBI for taking bribes from landlords in my neighborhood.

The AG's recommendation was to contact the New York State Commission on Judicial Conduct about Judge Peter Wendt and to be sure to include the letter from the New York Attorney General and to "mention that you are adding new information."

3. DOCUMENTS AND EVIDENCE REVIEWED BY THE PENNSYLVANIA INSPECTOR GENERAL AND THE NEW YORK ATTORNEY GENERAL WERE ALSO SENT TO:

Robert Montague Wilkinson
Executive Office for U.S. Attorneys
U.S. Department of Justice
950 Pennsylvania Avenue NW, Room 2242
Washington, DC 20530-0001

1. [INTRODUCTION](#)
2. [PA EVENTS 2006 to 2015](#)
3. [NY EVENTS 2011 to 2023](#)

The information, from the Office of State Inspector General Bureau of Special Investigations 555 Walnut Street, Forum Place 8th Floor Harrisburg, Pennsylvania 17101 included Brooke M. Anthony, CIGI | Special Investigator of that office Phone: 717.772.0996 | Cell: 717.756.0472 | Fax: 717.213.8062 and the New York Attorney General of New York. **THE FACTS ARE COMPLETELY VERIFIABLE AND AVAILABLE TO THE THE CREDIT BUREAUS.**

ALL of the credit bureaus have circumvented the official information provided, and have been using fraud to avoid due diligence. These credit bureaus chose to badger me with redundant requests when they could simply call the STATE GOVERNMENTAL AUTHORITIES provided. That information appears to be inconvenient and poses some conflict of interest with someone working for the credit bureaus.

REQUEST FTC ISSUE WARNING LETTERS TO EQUIFAX, EXPERIAN AND TRANSUNION

Equifax, Experian, and TransUnion have to publish my credit rating of 700+ as they did *before* I was robbed under the color of law starting in 2012 via cyber theft causing defaults on my American Express and Capital One Bank line of credit. The bankruptcy attorneys I have spoken to said bankruptcy was not appropriate for me due to my cyber robbery and all the credit bureaus needed were the letters I had from the Pennsylvania Inspector General and the New York Attorney General. Equifax, Experian, and Transition. For reasons that appear fraudulent they have not followed through on official State contacts after being perfectly willing to post bogus information about me from dubious, illegitimate, and flimsy sources. I.e., their credibility is in question.

ID VERIFICATION

- (i) Attached is a copy of my New York Drivers license for verification
- (ii) My Apple ID is kraemer.tom@gmail.com
- (iii) My Apple Business account ID is admin@kraemerinc.com for my company Kraemer Design Inc. or kraemer@kraemerinc.com

PLEASE SEND MY DOCUMENTS TO

Thomas Kraemer / C/o Staples mail.
500 Eighth Avenue
PO Box 1539

THOMAS D KRAEMER
500 8TH AVE BOX NO1539
New York, NY 10018-6504

October 3, 2023

Dear THOMAS D KRAEMER:

Thank you for contacting Equifax indicating fraudulent items on your credit report. We are here to assist you.

We were unable to locate a credit file in our database with the identification information you provided. In order to further assist you, we will need additional documents to verify your identification. Please provide your complete Name, Current and Former Addresses, Social Security Number and Date of Birth. We ask that you **please send us a copy of two different items - one from each of the two categories listed below**. One item will verify your identity and the other will verify your current address.

Category 1) IDENTIFICATION

Please make a copy of **one of the following items**.

The item you choose **MUST** contain your complete 9-digit Social Security number.

- Pay stub with complete U.S. Social Security number
- W-2 form with complete U.S. Social Security number
- Valid Social Security Card

Note: A 'Work Permit Only' card is not valid proof of a SSN.

Category 2) CURRENT ADDRESS

Please make a copy of **one of the following items**.

The item you choose **MUST** contain your current mailing address of 500 8TH AVE BOX NO1539, New York, NY 10018-6504.

- Driver's license
- Rental/lease agreement or house deed
- Pay stub with address
- Utility bill (i.e. gas, electric, water, cable, residential telephone bill) with current service address.

Again, we need a total of two items -- one item from each of the categories above -- to process your request. Please submit those items along with this letter to the following address:

**Equifax Information Services LLC
P.O. Box 105069
Atlanta, GA 30348-5069**

A fraud alert can be added to your Equifax credit file at no charge to you. In addition, you may add a telephone number on your credit file for a credit grantor to use to verify your identity before establishing new credit in your name. If you would like to add your telephone number to your credit file, please fill in that information here:

Day Telephone Number: (_____)

Evening Telephone Number: (_____)

Please resubmit your request, along with this letter and photocopies of the documents verifying your current address and identification to:

000000852-FLT

3275591704-AXP-0c7d010500000c70-10032023

00000064 08438 0001-0002 DEC2000010023103060 00 L 00000852



Tom Kraemer <kraemer.tom@gmail.com>

Important Information

1 message

Experian <info@e.ncac.experian.com>
To: THOMASKRAEMER <kraemer.tom@gmail.com>

Mon, Oct 2, 2023 at 3:30 PM



IMPORTANT INFORMATION

THOMAS KRAEMER,

Pursuant to Section 611(a)(3)(A) of the Fair Credit Reporting Act, **we were unable to honor your request or a portion of it** based on the limited amount of information regarding your dispute. If you believe that an item on your personal credit report is inaccurate or incomplete, please provide specific information. Be sure to indicate the specific item you are disputing and explain why you believe the information is inaccurate, for example: "not mine," "paid in full," "never late," "included in bankruptcy," "incorrect name," etc.

If the status, a date, an amount, a balance, personal information such as name or address, or any other specific information is inaccurate you should also indicate what the correct information should be. Once we receive this information, we will process your dispute.

You may also log on to experian.com/disputes, or call us at 1 800 509 8495 for faster service.

The dispute process may take up to 30 days (or up to 45 days for a dispute of information in an annual free credit report). We will send you the results once completed. If you write to us, please provide the following:

- One copy of a government issued identification card, such as a driver's license, state ID card, etc.
- One copy of a utility bill, bank or insurance statement, etc.

Please also include the following identification information:

- Your full name including middle initial (and generation - JR, SR, II, III)
- Social Security number
- Date of birth
- Complete addresses for the past two years

To protect your personal identification information, Experian does not return correspondence sent to us. Send **copies** of any documents you wish to provide to us and always retain your original documents. You may also submit your request or documents supporting your claim electronically at experian.com/upload.

According to the Fair Credit Reporting Act, our role in the dispute process is to review the accuracy and completeness of any disputed item which may include contacting the furnisher of the information or the vendor that collected the information from a public record source, and notifying them of the dispute and disclosing all relevant information regarding your dispute. When we contact the furnisher or vendor, we ask that they verify all of the information regarding the item you disputed and report back within 30 days of the date that we received your request (21 days for Maine residents). To help resolve the dispute, we will review all relevant documents submitted with the dispute and will forward them to the furnisher if we are unable to resolve the issue.

We review and consider the furnisher's or vendor's response to determine whether to accept it, reject it, or follow up for additional information. If, after processing, we find that the disputed information is inaccurate, incomplete or cannot be verified, we then delete or modify that information, as appropriate. If we do not receive a response from the furnisher or the vendor within the required period, we update the item as you have requested or delete the information, and send you the results.

In some instances we are able to determine whether the disputed information should be changed or deleted without having to contact the furnisher or the vendor. After we complete our processing, we send you the results. If you question the results of our dispute process, you may also contact the furnisher of information directly.

New York, NY 10023

A PDF WITH HYPER LINKS TO EVIDENCE CAN BE FOUND HERE

<https://www.kraemerinc.com/discov/Anti%20competition%20law%20Equifax%20and%20Experian.pdf>

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BELOW RESPONSE LETTERS FROM EQUIFAX AND EXPERIAN >