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How victim snared ID thief

She chased down woman who had given her 6 months of hell

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If it hadn't been for the distinctive suede coat, there would have been no chase through the streets of San Francisco, no heroine and, in all likelihood, no justice. But when Karen Lodrick turned away from ordering her latte at the Starbucks at Church and Market streets, there it was, slung over the arm of the woman behind her.

It was, Lodrick thought, a "beaucoup expensive" light-brown suede coat with faux fur trim at the collar, cuffs and down the middle.

The only other time Lodrick, a 41-year-old creative consultant, had seen that particular coat was on a security camera photo that her bank, Wells Fargo, showed her of the woman who had stolen her identity. The photo was taken as the thief was looting Lodrick's checking account.

Now, here was the coat again. This woman -- a big woman, about 5 feet 10, maybe 150 pounds -- had to be the person who had put her through six months of hell and cost her $30,000 in lost business as she tried to untangle the never-ending mess with banks and credit agencies.

According to Javelin Strategy and Research, a Pleasanton firm that conducts an annual identity fraud survey, there were 8.4 million victims of identity fraud in 2006. But both a spokesman from Javelin and an agent who tracks identity theft for the Federal Trade Commission said they had never heard a story like Lodrick's. One irony, and there were many -- for instance, the woman posing as Karen Lodrick also had ordered a latte -- was that Lodrick was waiting at Starbucks on the morning of April 24 for the bank next door to open so she could pick up "her" driver's license. The bank had called to say it had been left there, but Lodrick had never been in that branch.

Lodrick's heart was pounding. Despite the expensive coat, the Prada bag, the glitter-frame Gucci glasses, there was something not right about the impostor she would later learn was named Maria Nelson.

"She had bad teeth and looked like she hadn't bathed," the onetime standup comic recalled recently. "I thought, 'You're buying Prada on my dime. Go get your teeth fixed.' "

When Nelson got up to leave, Lodrick, who is 5 feet 2 and 110 pounds but comes from what she calls "a fighting family," made an instant decision. First she called 911. Then she followed Nelson down Market Street.

The foot chase was on.

Nelson turned up Buchanan Street in front of the new San Francisco Mint with Lodrick after her. Lodrick felt an almost otherwordly calm and was entirely focused on not losing sight of this person who had made her feel so unsafe. Meanwhile, she was giving the 911 operator a play-by-play on her cell phone.

But as Lodrick turned the corner at the crest of the hill, Nelson was nowhere to be seen. Her heart sank -- until she spotted her skulking in the door well of the Hermann Apartments. They made eye contact, and Nelson fled. Lodrick went after her, glad that she had decided to wear sandals and not the heels she had almost put on.

She didn't really know what she would do if she caught Nelson. "She was a big girl," Lodrick recalled. She told the 911 operator she felt a little scared. The operator said: "If you in any way feel threatened, do not continue the pursuit."

Lodrick told the operator: "No, I'm OK."

Back on Market Street, Nelson hailed a cab. Lodrick ran up to the cabbie: "I have 911 on the line," she told him. "Please don't drive away. I think she's stealing my identity." The driver lifted his hands off the steering wheel in a gesture that said he would stay put. Nelson jumped out of the cab.

"Stop following me," she beseeched Lodrick. "You're scaring me."

"I'm scared, too," Lodrick answered. "Let's just wait for the police, and we can straighten this out."

"I can't," Nelson said. "I'm on probation."

Indeed, court records show that Nelson was on probation for one of eight previous fraud convictions and also had been convicted of theft. Later, the San Francisco police detective who worked the case, Bruce Fairbairn, said Nelson's statement about probation, relayed to the 911 operator by Lodrick, was a key to extracting a guilty plea.

Nelson took off again. In front of West Coast Growers, she dropped a wallet into an abandoned shopping cart. Lodrick, still after her, picked up the wallet -- also Prada -- and found an entire set of identification, including credit cards, a Social Security card and a debit card all in the name of Karen Lodrick. Later, when she returned to the bank that had been her original destination that morning and took possession of the lost driver's license, it was a perfect forgery -- with a hologram and a California seal -- and it had Lodrick's name but Nelson's photo and physical characteristics.

"You can buy the technology (to add marks and holograms) on your computer from companies that have legitimate government contracts and then make a lot of money selling the technology to people they must know are not legitimate," Fairbairn said. "Millions and millions of dollars." The black market, he said, is "a growth industry."

On they went, pursuer and pursued. Onto and off of a bus, onto Franklin Street, up Page Street, around a corner. But as Lodrick turned into the 200 block of Fell Street, she again lost sight of Nelson. A terrible sense of failure overcame her. She ran frantically through a darkened Walgreens parking garage and saw no one, all the time begging the 911 operator to hurry and get her a cop before it was too late.

When Officer Rickey Terrell arrived a moment later -- about 45 minutes after the chase began -- he, too, searched the Walgreens garage. He found Nelson crouched behind a car smoking a cigarette in front of an emergency exit.

A relieved Lodrick laughed out loud, surprising herself. "You idiot," she said to Nelson. "You should have run."

Then she was sick to her stomach.

In November 2006, her postal carrier told Lodrick that master keys to the neighborhood's mailboxes had been stolen. Soon afterward, Wells Fargo informed her that there was suspicious activity in her accounts.

Using the stolen keys, Lodrick believes, Nelson made off with an unsolicited mailing from the bank. Lodrick said it contained two debit/credit cards she had not requested and, worse, a statement for a certificate of deposit that included her Social Security number. Personal identification numbers for the cards were in a separate envelope.

It took only three days for Nelson to raid the accounts for about $9,000 through withdrawals and purchases, bank records show.

Dealing with the consequences of somebody pretending to be her and ringing up purchases of computers, jewelry, clothing, groceries, cigarettes and liquor took a day or two of Lodrick's time every week. There were the credit card companies to hassle with and credit agencies and banks, especially her own bank.

Lodrick calculates that as a self-employed consultant, she lost $30,000 in unearned income between November and Nelson's apprehension in late April. Wells Fargo eventually restored to her accounts all the money Nelson had withdrawn.

But Lodrick, an optimist by nature who normally has a quick and spontaneous laugh, said "the bank was horrible. I felt they thought I was comical. I kept dealing with different people. Three different times they told me I'd have to come in and ID the (security camera) photo, that I hadn't done it."

And there were nightmares. She said she dreamt she was in jail and woke up in a panic. It was clear Nelson had targeted her: Lodrick changed bank accounts and identification numbers, only to find that Nelson had again broken into her mail and stolen the new information and was still after her accounts.

The woman knew where she lived -- Lodrick felt unsafe. What Lodrick didn't know is that they were

neighbors, living only three blocks apart.

In the end, that photo of Nelson in her distinctive coat was her undoing. On June 6, she pleaded guilty to one felony count of using another person's identification fraudulently. She was sentenced by Superior Court Judge Harold Kahn to the 44 days she had already served in county jail and three years' probation.

Nelson also was ordered to make restitution in an amount to be determined by the court and to stay away from Lodrick. Those were the terms of a plea bargain negotiated by Assistant District Attorney Reve Bautista with Nelson's public defender, Christopher Hite.

Lodrick, who made a statement at sentencing, was dissatisfied. "I can't believe it," she said. "I went through six months of hell, and she's going to get probation? She was on probation when she victimized me. Obviously, probation's not helping."

Nor did Nelson, 31, appear to be remorseful. When she entered the courtroom in her orange jail jumpsuit and saw Lodrick, she smirked and waved at her. Judge Kahn chastised her for her attitude.

Over the protest of her attorney, the judge also insisted that Nelson undergo psychological counseling in addition to the drug and substance abuse counseling that were part of the plea bargain. Nelson was delivered to the Yolo County sheriff on another outstanding fraud-related warrant after she was sentenced in San Francisco.

One unexpected outcome of having her identity stolen is that Lodrick was invited to become a San Francisco cop by Fairbairn, the inspector who handled the case.

"She's quite the detective," he said. "I was so impressed by her courage, her dogged determination and her savvy that I took her down to recruitment. She has the best natural instincts for a cop I've seen in years."

Lodrick's experience did give her an appetite for fighting crime. But in the end, she decided, "I just don't have the stomach for it."

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