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## **Identity Theft:**

You can be charged with identity theft if you enter another person's name or social security number, or any other information other than your own on an application. Conviction for identity theft carries with it some potentially hefty penalties. In fact, the Identity Theft Penalty Enhancement Act signed into legislation in 2004 established identity theft as a federal crime. The law sets the penalty for identity theft at up to 15 years in prison and paying as much as \$250,000 in fines.