

# Stark County Probate Judge Dixie Park Alerted to Continued and Serious Threat to U.S. Banking and Credit System

*David Howe, SubscriberWise founder and president, has alerted Judge Dixie Park of a recent threat to the national credit system following a probate name change.*

MASSILLON, OH, U.S.A., February 4, 2016 /EINPresswire.com/ -- [SubscriberWise](#)®, a leading provider of analytics driven subscriber decision management technology and the nation's largest issuing consumer reporting agency for the communications industry, announced today that the company president has informed the [Honorable Dixie Park](#) of Stark County, Ohio about probate name changes that profoundly undermine the nation's banking and credit system with the creation of inaccurate and misleading credit reports.



Global Credit Czar and Child Protector David Howe

"Today I spoke with the Honorable Judge Dixie Park concerning a serious situation involving one of the court's probate petitioners and a legal name change that resulted in the subsequent creation of a new and spotless credit file," stated David Howe, president of SubscriberWise. "Last June I was interviewed by the FBI after SubscriberWise uncovered a similar case (<http://www.businesswire.com/news/home/20150606005019/en/FBI-Interviews-SubscriberWise-CEO>).

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*David Howe, president of  
SubscriberWise*

"I sincerely appreciated hearing from Judge Park following my initial contact with the court on January 20, 2016. Judge Park provided an opportunity for me to explain how the subject of the name change was able to instantly obtain a new credit file despite more than two decades of history which included

recent and serious account delinquency. I told the judge that this particular situation was suspicious but there was no actual evidence of fraud.

"The process is enabled because of antiquated rules which mandate a single newspaper publication of the proposed name change. It's also possible because the national credit systems rely on subject selection criteria to identify existing files. When an individual changes his or her full name and then

substantially alters other identity information – often with the intent to deceive these systems – that behavior causes credit systems to fail to link the existing file even with unique identifiers that include an individual's SSN," explained Howe. "And when a court approves a proposed name change under seal without any publication requirement or docket entry, uncovering the scheme is even more challenging.

"I politely expressed my frustrations with the Judge," acknowledged Howe. "I argued that the limited duties on both courts and petitioners enable individuals with extremely adverse credit histories to completely conceal their past by easily obtaining new credit files. I explained how difficult it is to identify these inaccurate and false reports. Judge Park confirmed the publication requirements and also mentioned additional investigative functions on the subject's background. I suggested several solutions and thanked the judge for taking time to contact me. I let her know that I intended to continue my efforts with lawmakers at the state and national levels.

"The Congress has stated that our banking and credit system is an elaborate mechanism and it's dependent on fair and accurate reporting. Inaccurate credit reports directly impair the efficiency of the banking system, and unfair credit reporting methods undermine the public confidence which is essential to the continued functioning of the banking system. A new name should not entitle an individual to also have a new credit history. Lawmakers and judges across this country need to understand this, and they need to enact laws to stop it from continuing," Howe concluded.

#### About SubscriberWise and David E. Howe

SubscriberWise® launched as the first U.S. issuing consumer reporting agency exclusively for the cable industry in 2006. In 2009, SubscriberWise and TransUnion announced a joint marketing agreement for the benefit of America's independent cable operators. Today SubscriberWise is a risk management preferred-solutions provider for the National Cable Television Cooperative.

SubscriberWise contributions to the communications industry are quantified in the billions of dollars annually.

David Howe is founder, president, and majority share-holder of SubscriberWise. He is also a consultant and credit manager for MCTV ([www.mctvohio.com](http://www.mctvohio.com)). At MCTV, Howe manages the bad debt and equipment losses on annual sales in excess of \$60 million. During his 19-year career at MCTV, Howe has reviewed more than 50,000 credit submissions. His interest in credit began in 1986 while a 17-year-old student in high school.

Having directly prevented multitudes more child identity thefts than any single individual including law enforcement professionals nationwide, Howe is recognized as one of the most productive and engaged child identity theft experts of the 21st century. Howe's expertise on the subject of identity theft has been shared with virtually all levels of state and federal law enforcement agencies including field agents from the FBI. In 2014, Howe was contacted by IBM's RedCell Counter Fraud and Financial Crimes Intelligence organization for training and information concerning child identity fraud. Today Howe is using the resources of SubscriberWise to help protect children from identity theft and exploitation across the nation:

<http://www.enhancedonlinenews.com/news/eon/20140921005062/en/Child-Identity-theft/SSNFraud/FTC> .

David Howe is the highest [FICO](#) achiever in worldwide banking and financial history. Howe is the only known individual – living or deceased – to have obtained simultaneous perfect FICO 850 Scores across every national credit bureau (since William Fair and Earl Isaac formed Fair & Isaac Corporation (FICO) 60 years ago). In 2014, Howe achieved simultaneous perfect Vantage Scores at

Equifax, Experian, and TransUnion, a credit-scoring feat never before demonstrated.

Howe has obtained FICO Professional Certification and is also the first and only citizen of the world to describe and report the details of the perfect FICO and Vantage scores to U.S. reporters.

Howe produced and published two videos on the subject of perfect credit: FICO 850 Credit Report Facts and FICO Scores: The Facts (<https://www.youtube.com/watch?v=4sny-172p9Q>). The first general-purpose FICO scores were debuted a quarter century ago.

Over the past decade, Howe has been consulted by every leading communications operator in the country including Sprint, Time Warner, Mediacom, Metrocast, Atlantic Broadband, Armstrong, Antietam, Comporium, Grande, Cincinnati Bell, Cable ONE, Shentel, BendBroadband, NewWave Communications, USA Communications, Packerland Broadband, GTA Telegaum, and far too many others to include here.

Howe's passion with credit and risk management can be found everywhere in the industry today. Today SubscriberWise touches a U.S. consumer every minute of every hour of every day. In 2014, SubscriberWise was named winner in the CableFAX Tech Awards in the category of commercial software, among an incredibly competitive environment that was open to every MSO and tech vendor in North America.

Despite being a dedicated and hard worker, Howe is a vagabond and minimalist who prefers to travel from city to city - on a whim - and at his sole discretion; rarely an agenda and often no place in particular. Howe is most contented with a simple existence, an eye on health and wellness, friends and family, warm and sunny climates, and - most especially - a morning coffee and an afternoon imbibe of red wine.

Howe holds an Associate and Bachelor of Arts degree from the College of Arts and Sciences at Kent State University with an academic focus in human behavior at the macro level, political science, and public administration. He is a member of Pi Gamma Mu, the country's oldest and preeminent honor society in the social sciences and Alpha Kappa Delta, the international sociology honor society.

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