

[Your Name]
[Your Address]
[Your Phone Number]
[Your Email Address]

[Date]

[Financial Institution Name]
[Fraud Department Address]
[City, State, Zip Code]

RE: Formal Request to Close Fraudulent Personal Loan Account

Account Number: [Enter Account Number]

Reference Number (if applicable): [Enter Number]

Dear Fraud Department,

I am writing to formally dispute the personal loan account listed above. This account was opened fraudulently in my name without my knowledge or consent. I am a victim of identity theft.

I request that you immediately take the following actions:

- Close this account and all associated lines of credit.
- Remove my name and information from all records associated with this fraudulent debt.
- Cease any collection activities or communications regarding this account.
- Notify all credit reporting agencies to remove this account and any associated negative marks from my credit reports.
- Send me written confirmation that the account has been closed and that I am not held responsible for this debt.

Enclosed are the following documents to support my claim:

- A copy of my Identity Theft Report/Police Report.
- A copy of the FTC Identity Theft Affidavit.
- Copies of my government-issued identification to verify my identity.

Please investigate this matter and provide a written response within [30] days. Thank you for your immediate attention to this security issue.

Sincerely,

[Your Signature]
[Your Printed Name]