

[Your Name]
[Your Address]
[Your City, State, Zip Code]
[Your Phone Number]
[Your Email Address]

Date: [Current Date]

[Recipient Name or Department]
[Company Name/Credit Bureau]
[Company Address]
[City, State, Zip Code]

Subject: Formal Dispute of Fraudulent Activity Resulting from Identity Theft

Dear [Recipient Name],

I am writing to formally dispute the following information appearing on my account/credit report. I am a victim of identity theft and I did not authorize these transactions or accounts.

The disputed items are as follows:

- **Account Number:** [Account Number]
- **Transaction Date(s):** [Dates]
- **Transaction Amount(s):** [Dollar Amounts]
- **Reason for Dispute:** Identity Theft / Unauthorized Activity

Enclosed with this letter, please find the following supporting documentation:

- A copy of my Identity Theft Report/Affidavit.
- A copy of the Police Report (Reference Number: [Number]).
- A copy of my government-issued identification.
- [Any other evidence, e.g., receipts or billing statements].

Under the Fair Credit Reporting Act and applicable state laws, I request that you immediately investigate this matter, block the fraudulent information from my file, and cease any collection activities related to these unauthorized charges.

Please provide me with written confirmation once the investigation is complete and the fraudulent items have been removed or corrected. Thank you for your prompt attention to this serious matter.

Sincerely,

[Your Signature]

[Your Printed Name]