

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

[Date]

[Company Name]
[Fraud Department Address]
[City, State, Zip Code]

Subject: Formal Dispute of Fraudulent Account - Account Number: [Insert Account Number if known]

To Whom It May Concern,

I am writing to formally dispute the opening of the above-referenced account. I did not open this account, nor did I authorize anyone else to open it in my name. I am a victim of identity theft.

I discovered this unauthorized account on [Date] after [mention how you found out, e.g., checking my credit report / receiving a bill].

I am requesting that you take the following actions immediately:

- Close the account and mark it as "Closed due to identity theft."
- Remove all references to this account and its payment history from my credit files.
- Cease all collection activities and remove any associated debt from my name.
- Provide me with copies of the application and business records used to open this account.
- Send me written confirmation that the account has been closed and that I am not held responsible for the balance.

To support my claim, I have enclosed the following documents:

- A copy of my Identity Theft Report (FTC Affidavit or Police Report).
- A copy of my government-issued identification.
- [List any other supporting documents, such as utility bills for proof of address].

Please investigate this matter and resolve the dispute within 30 days. Thank you for your prompt attention to this identity theft case.

Sincerely,

[Your Signature]

[Your Printed Name]

Enclosures: [List documents attached]