

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

[Credit Bureau Name]
[Credit Bureau Address]
[City, State, Zip Code]

Subject: Formal Dispute of Fraudulent Information Due to Identity Theft

Dear Dispute Department,

I am writing to dispute several items on my credit report that are the result of identity theft. I have previously filed a report with the Federal Trade Commission (FTC) and/or a local police department. I have attached copies of these reports to this letter.

I did not authorize the following accounts/transactions and they do not belong to me:

- **Account Name:** [Name of Bank or Creditor]
Account Number: [Account Number]
Reason: This account was opened fraudulently through identity theft.
- **Inquiry Name:** [Name of Business]
Date of Inquiry: [Date]
Reason: This inquiry was not initiated by me.

Pursuant to Section 605B of the Fair Credit Reporting Act (FCRA), I request that you block this fraudulent information from my credit report within four business days of receiving this request. Please also notify the furnishers of this information that these items are the result of identity theft.

Enclosed are the following documents to support my claim:

- Copy of my Identity Theft Report (FTC Affidavit/Police Report)
- Copy of my government-issued ID (Driver's License/Passport)
- Copy of a utility bill or bank statement as proof of address
- Copy of my credit report with the disputed items circled

Please investigate this matter and send me a written notification of the results and a copy of my updated credit report.

Sincerely,

[Your Signature]

[Your Printed Name]