

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

To: [Credit Bureau Name/Creditor Name]
[Address]
[City, State, Zip Code]

Subject: Formal Dispute of Fraudulent Account Due to Identity Theft

To Whom It May Concern,

I am writing to formally dispute the following derogatory mark(s) on my credit report. I am a victim of identity theft and I did not authorize the opening of this account or the charges associated with it.

Disputed Account Information:

Name of Creditor: [Creditor Name]
Account Number: [Account Number]
Amount Disputed: [Dollar Amount]

I have enclosed a copy of my Identity Theft Report (FTC Affidavit) and/or Police Report [Report Number] as evidence that this account is fraudulent. Under the Fair Credit Reporting Act (FCRA), I am requesting that you immediately block this information from my credit file and cease all collection activities regarding this debt.

Please investigate this matter and provide written confirmation within 30 days that the derogatory information has been permanently removed from my credit history.

Sincerely,

[Your Signature]
[Your Printed Name]

Enclosures:

- Copy of Government-issued ID
- Copy of FTC Identity Theft Report / Police Report
- Proof of Address (Utility Bill or Bank Statement)