

Date: [Insert Date]

TO:

[Name of Lending Institution/Company]

[Fraud Department Address]

[City, State, Zip Code]

RE: Notice of Fraudulent Loan Application / Identity Theft

To Whom It May Concern,

I am writing this formal letter to demand that you immediately **CEASE AND DESIST** all activities related to the fraudulent loan application or account listed below, which was opened using my personal information without my consent.

Account/Application Details:

Name on Account: [Your Name]

Reference/Account Number (if known): [Insert Number]

Date Discovered: [Insert Date]

I am a victim of identity theft. I did not apply for this loan, I did not authorize any person to apply for this loan on my behalf, and I have not received any funds associated with this account. Any documents or signatures associated with this application are forgeries.

I hereby demand that you:

- Immediately close the fraudulent account and cancel the application.
- Cease all debt collection efforts and communication regarding this balance.
- Remove any inquiries or negative reporting related to this account from my credit reports with Equifax, Experian, and TransUnion.
- Provide me with copies of all application materials and transaction records associated with this fraud, as required by Section 609(e) of the Fair Credit Reporting Act.

Attached to this letter is a copy of my [Identity Theft Report/Police Report] and a copy of my government-issued identification to verify my identity.

Please provide written confirmation within [Insert Number, e.g., 10] business days that this matter has been resolved and that I am not held liable for this debt.

Sincerely,

[Your Signature]

[Your Printed Name]

[Your Mailing Address]

[Your Phone Number]