

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

[Date]

[Name of Debt Collector/Lender]  
[Address]  
[City, State, Zip Code]

**RE: Notice of Dispute and Request for Debt Validation**

Account Number: [Your Account Number or Reference Number]

To Whom It May Concern,

I am writing to formally dispute the validity of the debt referenced above. I recently discovered this student loan account on my credit report, and I am a victim of identity theft. I did not authorize this account, I did not receive the funds, and I did not sign any promissory note for this loan.

Under the Fair Debt Collection Practices Act (FDCPA) and the Fair Credit Reporting Act (FCRA), I am requesting that you provide the following documentation to validate this debt:

- A copy of the original signed promissory note.
- Complete payment history and records showing where the loan disbursements were sent.
- Documentation of the identity verification used when the account was opened.
- A statement showing the current balance and any interest or fees charged.

I have attached the following documents to support my claim of identity theft:

- A copy of my FTC Identity Theft Report.
- A copy of the Police Report filed with my local department (Report #[Number]).
- A copy of my government-issued identification.

I request that you cease all collection activities regarding this account and instruct all credit reporting agencies to delete this fraudulent entry from my credit file. Please provide written confirmation within 30 days that this account has been closed and the debt has been discharged due to fraud.

Sincerely,

[Your Signature]

[Your Printed Name]

Enclosures: FTC Identity Theft Report, Police Report, Copy of ID.