

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

[Date]

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

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

Dear Fraud Department,

I am writing to formally dispute an account that was opened with [Utility Company Name] using my personal information without my knowledge or consent. I am a victim of identity theft and did not authorize the creation of this account.

Account Information:

- **Account Number:** [Account Number]
- **Service Address:** [Address where fraudulent service was provided]
- **Date Discovered:** [Date you found out about the account]

I have never resided at the service address listed above, nor have I ever requested utility services for that location. Therefore, I am not responsible for any charges, late fees, or balances associated with this account.

I request that your company performs the following actions:

1. Immediately close the fraudulent account.
2. Remove my name and Social Security number from all records associated with this account.
3. Cease all collection activities and ensure no negative information is reported to credit bureaus.
4. Provide me with a written confirmation that I have been cleared of all liability for this debt.

Please find attached copies of the following documents supporting my claim:

- [Copy of Identity Theft Report/Police Report]
- [Copy of FTC Identity Theft Affidavit]

- [Proof of Residency during the time of the fraudulent service, e.g., Lease or Bill]
- [Copy of Government Issued ID]

Thank you for your immediate attention to this matter. I look forward to receiving confirmation that this issue has been resolved.

Sincerely,

[Your Signature]

[Your Printed Name]