

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

[Date]

[Debt Collector/Lending Agency Name]
[Address]
[City, State, Zip Code]

Re: Dispute of Fraudulent Debt - Account Number: [Account Number]

Dear [Name of Debt Collector or Claims Manager],

I am writing to formally dispute the debt associated with the account number listed above. I have recently become aware of this payday loan, and I am notifying you that I did not authorize, apply for, or receive the funds for this loan.

I am a victim of identity theft. This debt is fraudulent and does not belong to me. I have taken the following steps to document this crime:

- I have filed a report with the Federal Trade Commission (FTC).
- I have filed a police report with my local department (Report #[Number]).
- I have placed a fraud alert on my credit reports.

Under the Fair Debt Collection Practices Act (FDCPA) and the Fair Credit Reporting Act (FCRA), I request that you:

1. Cease all collection activities regarding this account immediately.
2. Provide me with copies of all documentation related to this loan, including the original application, IP addresses used, and bank account information where the funds were purportedly deposited.
3. Notify any credit reporting agencies to which you have reported this debt that the account is fraudulent and must be deleted from my credit file.

Attached are copies of my Identity Theft Report and supporting documentation. Please confirm in writing that this account has been closed and that I am no longer being held responsible for this debt.

Sincerely,

[Your Signature]

[Your Printed Name]

Enclosures: [List documents, e.g., FTC Affidavit, Police Report, ID Copy]