

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

[Date]

[Debt Collector Name]
[Debt Collector Address]
[City, State, Zip Code]

RE: Account Number [Insert Account Number]

Dear [Debt Collector Name],

I am writing to formally dispute the validity of the above-referenced debt. I have recently discovered that this payday loan account was opened fraudulently using my personal information without my consent. I am a victim of identity theft and do not owe this debt.

Under the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692g, I am requesting that you provide the following verification and documentation regarding this account:

- The name and address of the original creditor.
- A copy of the original loan application or contract bearing my signature.
- The IP address, bank account details, and mailing address used to fund the loan.
- A complete payment history and breakdown of the alleged principal, interest, and fees.
- Verification that you are licensed to collect debts in my state.

Attached to this letter, please find a copy of my Identity Theft Report (Police Report/FTC Affidavit) which documents this crime. Pursuant to the Fair Credit Reporting Act (FCRA) Section 605B, you are required to cease collection activities and notify any credit reporting agencies that this information is the result of identity theft.

Please provide the requested validation within 30 days. Until this matter is resolved, I request that you cease all telephone contact with me and communicate only via written mail.

Sincerely,

[Your Signature]

[Your Printed Name]

Enclosures: [Copy of Police Report or FTC Identity Theft Affidavit]