

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

[Date]

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

RE: Account Number [Insert Account Number]

Dear [Name of Debt Collector/Creditor],

I am writing to formally dispute the debt associated with the account referenced above. I am a victim of identity theft, and I did not create this account or authorize this debt.

Under the Fair Credit Reporting Act and the Fair Debt Collection Practices Act, I am requesting that you cease all collection activities regarding this account and remove any information related to this debt from my credit reports. This debt is fraudulent and does not belong to me.

To support this claim, I have enclosed the following documents:

- A copy of my Identity Theft Report/Police Report.
- A copy of my FTC Identity Theft Affidavit.
- Copies of my identification to verify my identity.

Please provide me with written confirmation that you have closed this account, discharged the debt, and notified the credit reporting agencies that the information should be deleted. Furthermore, please provide me with all records related to this account, including application forms and transaction records, as required by Section 609(e) of the Fair Credit Reporting Act.

I request that you stop all communication with me regarding this debt, except to confirm that the matter has been resolved. Thank you for your immediate attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]