

[Your Full 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: NOTICE OF DISPUTE AND FRAUD AFFIDAVIT

Account Number: [Account Number if known]

Reference Number: [Reference Number from collection notice]

To Whom It May Concern,

I am writing to formally dispute the validity of the above-referenced debt. I have recently discovered this account on my credit report, and I am asserting that it is the result of identity theft and fraudulent activity. I did not open this account, nor did I authorize any charges associated with it.

Under the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692g, and the Fair Credit Reporting Act (FCRA), 15 U.S.C. § 1681s-2, I am requesting full validation of this debt. Please provide the following information:

- A copy of the original signed contract or agreement.
- The name and address of the original creditor.
- A complete statement of account including all charges and credits.
- Documentation proving that you are authorized to collect this debt.
- Copies of any identification used to open the account.

Attached to this letter, please find my signed Fraud Affidavit and a copy of my Police Report [or FTC Identity Theft Report]. These documents serve as official notice that the account is fraudulent.

I request that you cease all collection activities regarding this account immediately. Furthermore, you must notify any credit reporting agencies to which you have reported this information that the account is disputed and fraudulent, and ensure its immediate removal from my credit file.

Failure to provide the requested validation or continued reporting of this fraudulent account will result in a formal complaint to the Consumer Financial Protection Bureau (CFPB) and potential legal action.

Sincerely,

[Your Signature]
[Your Printed Name]

FRAUD AFFIDAVIT

I, [Your Full Name], declare under penalty of perjury that I did not authorize the creation of this account, nor did I receive any benefit from the funds, goods, or services related to it. I declare that all information provided in this dispute is true and accurate to the best of my knowledge.

Signature: _____ **Date:** _____