

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

To Whom It May Concern,

I am writing to formally dispute the debt associated with the account listed above. This account was opened fraudulently as a result of identity theft. I did not open this account, I did not authorize anyone else to open this account, and I have never received any benefit or services from this account.

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

- Immediately cease all collection activities regarding this account.
- Remove this account and any associated negative information from my credit reports.
- Provide me with copies of all records, applications, and documents related to this fraudulent account.
- Send me a written confirmation that this account has been closed and that I am not responsible for the balance.

To support this claim, I have attached the following documentation:

- A copy of my Identity Theft Report/Police Report.
- A copy of my FTC Identity Theft Affidavit.
- A copy of my government-issued identification.

Please investigate this matter immediately and notify me of the results within 30 days. If you have any questions, I can be reached at the phone number or email provided above.

Sincerely,

[Your Signature]

[Your Printed Name]

Enclosures:

[List attached documents, e.g., Police Report, FTC Affidavit]