

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

[Date]

[Name of Debt Collection Agency]
[Address of Agency]
[City, State, Zip Code]

Re: Account Number [Account Number]

Dear Debt Collector,

I am writing to formally dispute the debt associated with the account listed above. I am a victim of identity theft, and I did not authorize this account, nor did I receive any goods or services associated with it. I am not responsible for this debt.

Under the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692c(c), I am requesting that you immediately cease all communication with me regarding this debt, except to notify me that your collection efforts are being terminated or that you are taking specific legal action.

Enclosed, please find the following documents supporting my claim:

- A copy of my Federal Trade Commission (FTC) Identity Theft Report.
- A copy of the Police Report filed regarding this identity theft.
- [List any other supporting documents, e.g., proof of residency at the time the debt was incurred].

Please provide me with written confirmation that you have ceased collection activities, updated your records to reflect that this account is fraudulent, and notified the credit reporting agencies that this information should be removed from my credit file.

Thank you for your immediate attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]