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

[Date]

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

Re: Account Number [Account Number]

Dear [Debt Collector Name],

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 authorize this account, nor did I receive any goods or services associated with it.

Under the Fair Debt Collection Practices Act (FDCPA) and the Fair Credit Reporting Act (FCRA), specifically 15 U.S.C. $ 1681m(g) and 15 U.S.C. $ 1692g, I am requesting that you provide the following documentation to validate this debt:

- Proof of the original agreement or contract signed by me.
- A complete payment history and statement of account.
- The name and address of the original creditor.
- Evidence that you are legally authorized to collect this debt in my state.

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

I request that you immediately cease all collection activities regarding this account. Furthermore, I request that you notify any credit reporting agencies to which you have reported this debt that the information is inaccurate and must be deleted from my credit file.

Please provide written confirmation within 30 days that this matter has been resolved and the account has been closed.

Sincerely,

[Your Signature]

[Your Printed Name]

Enclosures: [List attachments, e.g., Police Report, FTC Affidavit]