

[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 or Fraud Department],

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 open this account or authorize this debt.

Under the Fair Credit Reporting Act (Section 609(e)) and the Fair Debt Collection Practices Act, I am requesting that you provide me with copies of all application records, contracts, and transaction records related to this account. This information is necessary for me to document the fraud.

Enclosed are the following documents to support my claim:

- A copy of my Identity Theft Report (FTC Affidavit or Police Report).
- A copy of my government-issued identification.
- [List any other supporting documents, e.g., proof of residence at the time the account was opened].

Please cease all collection activities regarding this account immediately. I also request that you notify all credit reporting agencies to which you have reported this debt that the account is fraudulent and should be deleted from my credit file.

Please provide a written response within 30 days confirming that this account has been closed and the debt has been discharged.

Sincerely,

[Your Signature]

[Your Printed Name]