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

[Date]

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

Re: Account Number [Insert Account Number]

Dear [Debt Collector Name or Debt Collection Agency],

I am writing this letter to formally dispute the debt associated with the account number listed above. This debt is the result of identity theft. I did not open this account, I did not authorize its opening, and I did not receive any goods or services from the creditor in question.

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

- Verification and documentation of the alleged debt.
- A copy of the original signed contract or application associated with this account.
- A complete statement of account, including all charges and payments.
- Evidence of your authorization to collect this debt.

Enclosed with this letter, please find the following documentation supporting my claim of identity theft:

- A copy of the FTC Identity Theft Report / Affidavit.
- A copy of the Police Report filed regarding this identity theft.
- [List any other supporting documents, such as copies of ID].

I request that you immediately cease all collection activities regarding this account. Furthermore, please notify the credit reporting agencies that this account is disputed and fraudulent, and ensure it is removed from my credit reports.

Please provide written confirmation within 30 days that this matter has been resolved and that I am no longer being held responsible for this fraudulent debt.

Sincerely,

[Your Signature]

[Your Printed Name]

Enclosures: [FTC Affidavit, Police Report, etc.]