

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

[Date]

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

**Re: Account Number [Insert Account Number]  
Formal Dispute of Debt Due to Identity Theft/Fraud**

To Whom It May Concern,

I am writing to formally dispute the debt associated with the account number listed above. I have recently reviewed my credit report/received your notice and found this account, which I do not recognize.

I am a victim of identity theft. I did not open this account, I did not authorize the opening of this account, and I did not receive any goods or services associated with this debt. This is a fraudulent account created by a third party.

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

- Proof of the original agreement or contract bearing my signature.
- A complete payment history and itemized statement of the alleged debt.
- The name and address of the original creditor.
- Documentation showing your authority to collect this specific debt.

Enclosed, please find a copy of [my Identity Theft Report / Police Report Number] and a copy of my FTC Identity Theft Affidavit, which supports my claim that this account is fraudulent.

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

Please provide a written response within 30 days confirming that this account has been closed and that I am no longer being held responsible for this fraudulent debt.

Sincerely,

[Your Signature]

[Your Printed Name]

**Enclosures:**

Copy of Police Report/Identity Theft Report

Copy of FTC Identity Theft Affidavit