

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

Date: [Current Date]

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

RE: Formal Dispute of Fraudulent Account - Account Number: [Insert Account Number]

To Whom It May Concern,

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

I have enclosed the following documents to support my claim:

- A copy of my Identity Theft Report (e.g., FTC Affidavit or Police Report).
- A copy of my government-issued identification.
- Proof of residency (e.g., utility bill or lease agreement).

Under the Fair Credit Reporting Act and the Fair Debt Collection Practices Act, I am requesting that you:

1. Cease all collection activities regarding this account immediately.
2. Close this fraudulent account and remove my name from all records associated with it.
3. Notify all credit reporting agencies to which you have reported this debt that the information is inaccurate and should be deleted.
4. Provide me with copies of all application forms and transaction records related to this account as required by Section 609(e) of the Fair Credit Reporting Act.

Please provide written confirmation within 30 days that this matter has been resolved and that I am not held responsible for this debt.

Sincerely,

[Your Signature]

[Your Printed Name]

Enclosures: [List the documents you are attaching]