

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

[Date]

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

Re: Notice of Identity Theft and Dispute of Fraudulent Debt  
Account Number: [Your Account Number or Reference Number]

Dear Fraud Department,

I am writing to formally dispute the debt associated with the account listed above. I am a victim of identity theft, and I did not open this account or authorize the charges incurred.

I have enclosed the following documents to support my claim:

- A copy of my FTC Identity Theft Report / Affidavit.
- A copy of the Police Report filed with the [Name of Police Department] on [Date].
- A copy of my government-issued identification.

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.
2. Close the account and remove my name from all records associated with this debt.
3. Request that all credit reporting agencies remove any negative information related to this account from my credit report.
4. Provide me with copies of all application forms and transaction records related to this fraudulent account.

Please send me a written confirmation that this matter has been resolved and that I am no longer held responsible for this debt.

Thank you for your immediate attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]