

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

[Date]

[Company Name]
[Fraud/Collections Department]
[Company Address]
[City, State, Zip Code]

Re: Investigation Results and Debt Validation Request

Account Number: [Account Number]

Claim Number: [Claim Number, if applicable]

To Whom It May Concern,

I am writing in response to your notice dated [Date of Notice] regarding the results of your investigation into the fraudulent activity reported on the above-referenced account.

I am formally disputing your findings that the debt is valid. I maintain that I did not authorize this account, nor did I receive any goods, services, or benefit from the charges associated with it. This account is the result of identity theft/fraud.

Under the Fair Debt Collection Practices Act (FDCPA) and the Fair Credit Reporting Act (FCRA), I am requesting full validation of this debt. Please provide the following information:

- A complete payment history and itemized statement of all charges.
- The original signed contract or application associated with this account.
- Copies of any verification documents used to open the account (ID, signatures, etc.).
- A copy of the police report or internal fraud affidavit submitted regarding this claim.
- A detailed explanation of how your investigation concluded that the debt belongs to me.

Please cease all collection efforts and refrain from reporting this disputed information to any credit bureaus until this investigation is completed and the requested documentation is provided to me.

I look forward to your response within 30 days.

Sincerely,

[Your Signature]

[Your Printed Name]