

[Date]

[Consumer Name]
[Consumer Address]
[City, State, Zip Code]

Subject: Rejection of Identity Theft Claim - Missing Police Report

Dear [Consumer Name],

We have received your request to dispute the following transaction(s)/account(s) based on your claim of identity theft:

Account Number: [Account Number]
Reference Number: [Reference Number]
Date of Transaction: [Date]

After reviewing your submission, we are unable to process your claim at this time. To investigate a claim of identity theft and proceed with the removal of any information or charges, our policy requires a copy of an official Identity Theft Report.

Under Section 605B of the Fair Credit Reporting Act, a valid Identity Theft Report typically includes a report filed with a federal, state, or local law enforcement agency (such as a police report) or a report filed with the Federal Trade Commission (FTC).

To move forward with your claim, please provide one of the following:

- A copy of the official police report regarding this incident.
- An FTC Identity Theft Affidavit signed by a law enforcement officer.

Please submit the required documentation to the address listed below within [Number] days. If we do not receive this documentation, your claim will remain closed, and the current status of the account/transaction will stand.

[Company Name]
[Department Name]
[Mailing Address]
[City, State, Zip Code]

Sincerely,

[Name of Representative]
[Title]
[Company Name]