

[Company Name]
[Address]
[City, State, Zip Code]
[Phone Number]

[Date]

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

RE: Notice of Dispute Denial
Account Number: [Account Number]
Reference Number: [Reference Number]

Dear [Consumer Name],

We have completed our investigation into your claim of identity theft regarding the account referenced above. After a thorough review of the documentation provided and our internal records, we are writing to inform you that your dispute has been denied.

We have determined that the debt is valid and that you are responsible for the balance based on the following reason(s):

- [Insert specific reason, e.g., Signature on application matches provided ID]
- [Insert specific reason, e.g., Payments were previously made from an account in your name]
- [Insert specific reason, e.g., Benefits of the account were traced to your primary residence]
- [Insert specific reason, e.g., Insufficient documentation provided to support identity theft claim]

As a result of this determination, collection activities regarding this account will resume. The current balance due is \$[Amount].

If you have additional evidence that was not included in your initial dispute, such as a final police report or updated Identity Theft Report from the Federal Trade Commission (FTC), you may submit it for further consideration.

You have the right to challenge this determination. You may also contact the credit reporting agencies to place a statement on your credit file regarding this dispute.

Sincerely,

[Name/Department]
[Company Name]