

[Date]

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

RE: Notice of Identity Theft Claim Decision

Account Number: [Account Number]  
Reference Number: [Reference Number]

Dear [Consumer Name],

We are writing to inform you that we have completed our investigation into the identity theft claim you submitted on [Date] regarding the above-referenced account.

After a thorough review of the information and documentation provided, we have determined that your claim is being denied. This decision was based on the following reason(s):

- The documentation provided was incomplete or insufficient to substantiate the claim.
- Evidence indicates that you received the benefits, goods, or services associated with this account.
- Information provided by the original creditor confirms the account was authorized by you.
- [Other specific reason].

As a result of this determination, you remain responsible for the outstanding balance of \$[Amount]. We will continue our efforts to collect this debt as permitted by law.

If you have additional information or documents that support your claim, you may submit them for further consideration. Please send any additional materials to the address listed below within [Number] days.

You have the right to request the information we used in making this determination. You may also contact the Consumer Financial Protection Bureau or your State Attorney General if you disagree with this decision.

Sincerely,

[Name of Representative]  
[Title]  
[Debt Collection Agency Name]  
[Phone Number]  
[Address]