

head>

[Date]

[Consumer Name]

[Consumer Address]

[City, State, Zip Code]

RE: Notice of Insufficient Documentation - Identity Theft Claim

Dear [Consumer Name],

We have received your request to dispute the following account(s) based on a claim of identity theft: [Account Number(s)].

After reviewing the materials provided, we are unable to process your request at this time because the documentation submitted is insufficient to verify your claim. To proceed with our investigation, we require the following missing information:

- A completed and signed Identity Theft Affidavit (such as the FTC Identity Theft Report).
- A clear copy of a government-issued photo identification.
- A copy of a formal police report filed with local law enforcement regarding this matter.
- Proof of residence (such as a utility bill or bank statement).

Under the Fair Credit Reporting Act, we require valid documentation to block information resulting from identity theft. Please submit the requested documents within [Number] days to the address listed below.

If we do not receive this information, the disputed information will remain on your credit file. If you have any questions, please contact our Fraud Department at [Phone Number].

Sincerely,

[Name/Department]

[Company Name]

[Company Address]