

[Date]

[Recipient Name]

[Recipient Address]

[City, State, Zip Code]

Re: Notice of Declined Identity Theft Resolution

Account Number: [Account Number or Reference Number]

Dear [Recipient Name],

We have completed our investigation into your claim of identity theft regarding the account mentioned above. After a thorough review of the information and documentation provided, we are unable to grant your request for identity theft resolution at this time.

Our decision is based on the following reason(s):

- [Insert Reason 1: e.g., Insufficient documentation provided]
- [Insert Reason 2: e.g., Evidence suggests the transactions were authorized]
- [Insert Reason 3: e.g., Discrepancies between the claim and the police report]

As a result, you remain responsible for the balance and any activity associated with this account. If you have additional evidence or information that was not included in your initial claim, you may submit it for further consideration.

If you disagree with this decision, you have the right to contact the Federal Trade Commission (FTC) at www.identitytheft.gov or your local law enforcement agency. You may also contact our disputes department at [Phone Number] if you have questions regarding this notice.

Sincerely,

[Your Name/Department Name]

[Company Name]