

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

[Date]

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

**RE: Response to Identity Theft Dispute - Account Number: [Account Number]**

Dear [Consumer Name],

We have received your correspondence dated [Date] regarding your claim of identity theft in relation to the account mentioned above. We have completed our investigation into this matter.

Based on our review of the information provided and our internal records, we have determined that your dispute is unsubstantiated at this time. We have made this determination for the following reason(s):

- [Insert Reason: e.g., Insufficient documentation provided to support the claim.]
- [Insert Reason: e.g., Documentation provided does not match the information on file.]
- [Insert Reason: e.g., Internal records indicate valid authorization of the transactions/account.]

As a result, we will not be removing the information from our records or updating the reporting to credit bureaus. The account will continue to be reported as [Current Status].

If you have additional documentation that supports your claim, such as an official police report, a completed Identity Theft Affidavit, or proof of residence at the time the account was opened, please submit it to us for further review.

You have the right to contact the credit reporting agencies to include a statement of dispute in your credit file. You may also contact the Federal Trade Commission (FTC) for further guidance on identity theft recovery.

Sincerely,

[Name/Signature]  
[Title]  
[Company Name]