

[Your Name]
[Your Address]
[Your City, State, Zip Code]
[Your Phone Number]
[Your Email Address]

[Date]

[Name of Original Creditor]
[Fraud/Security Department Address]
[City, State, Zip Code]

RE: Notice of Identity Theft and Fraudulent Account Activity
Account Number: [Account Number, if known]

To the Fraud Department,

I am writing to formally dispute the account listed above. This account was opened and/or used fraudulently using my personal information without my knowledge or consent. I am a victim of identity theft.

Enclosed with this letter is a copy of my Identity Theft Report (FTC Affidavit and/or Police Report), which serves as evidence of this claim.

I am requesting that you perform the following actions immediately:

- Close the fraudulent account and cease all collection activities against me.
- Remove all negative information associated with this account from my credit reports.
- Provide me with copies of all application records, transaction logs, and documentation related to this account as required by Section 609(e) of the Fair Credit Reporting Act.
- Send me a written confirmation that this account has been closed and that I am not held responsible for the debt.

Please note that any further attempts to collect on this debt or any reporting of this debt to credit bureaus may be a violation of the Fair Debt Collection Practices Act (FDCPA) and the Fair Credit Reporting Act (FCRA).

I look forward to receiving your written confirmation within 30 days that this matter has been resolved.

Sincerely,

[Your Signature]

[Your Printed Name]

Enclosures:

- Copy of FTC Identity Theft Report / Police Report
- Copy of Government-Issued Photo ID
- Proof of Residence (Utility Bill or Statement)