

[Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Phone Number]

[Your Email Address]

[Recipient Name or Department]

[Credit Reporting Agency or Financial Institution Name]

[Address]

[City, State, Zip Code]

Subject: Dispute Investigation Results Regarding Fraudulent Account

Dear [Recipient Name],

I am writing in response to the investigation results I received regarding my dispute dated [Date of original dispute letter]. In that dispute, I requested the immediate deletion of the following fraudulent account(s) which were opened as a result of identity theft:

- **Account Name:** [Name of Institution]
- **Account Number:** [Account Number or Partial Number]
- **Date Opened:** [Date]

I have reviewed your investigation results, and I disagree with the findings. This account was not opened by me, nor did I authorize anyone else to open it on my behalf. I have previously provided a copy of my Identity Theft Report and Federal Trade Commission (FTC) Affidavit as evidence that this is a fraudulent account.

Under the Fair Credit Reporting Act (FCRA), specifically Section 605B, credit reporting agencies must block the reporting of any information in a consumer's file that the consumer identifies as resulting from identity theft. Furthermore, Section 611(a) requires that you conduct a reasonable reinvestigation and delete any information that is found to be inaccurate or cannot be verified.

Because this account is a direct result of identity theft, I demand that you:

1. Immediately delete this account and all associated history from my credit file.
2. Provide me with written confirmation that the information has been permanently removed.
3. Notify all parties who have received my credit report in the past six months (or two years for employment purposes) of this correction.

Enclosed, please find the following supporting documentation once again:

- Copy of the FTC Identity Theft Report / Affidavit
- Copy of the Police Report (if applicable)
- Copy of my government-issued ID and proof of address

Please resolve this matter within [Number, usually 30] days of receipt of this letter. I look forward to your prompt response.

Sincerely,

[Your Signature]

[Your Printed Name]