

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

[Date]

[Debt Collector Name]
[Debt Collector Address]
[City, State, Zip Code]

RE: Account Number: [Account Number] - Formal Rejection of Unsubstantiated Response

To Whom It May Concern,

I am writing in response to your correspondence dated [Date of their letter] regarding the above-referenced medical debt. I previously notified your office that this account is the result of identity theft. Your response claiming that the debt is "verified" or "substantiated" is insufficient and fails to comply with the Fair Debt Collection Practices Act (FDCPA) and the Fair Credit Reporting Act (FCRA).

The documentation you provided does not prove that I am the individual who received these services or that I authorized these charges. To properly substantiate this claim under federal law, please provide the following:

- The original admission forms or service contracts bearing my signature.
- A copy of the identification presented at the time of service.
- Verification of the insurance information used at the time of service.
- A detailed itemization of the services rendered.

I have already filed an Identity Theft Report with the [FTC/Police Department] (Report # [Number]), which was previously provided to you. Under 15 U.S.C. § 1681c-2, you are required to cease collection activities and remove this information from my credit report upon receipt of an identity theft report and a statement that the debt is not mine.

If you cannot provide the specific documents requested above that link me directly to this transaction, you must immediately:

1. Cease all collection efforts regarding this account.
2. Request the permanent deletion of this item from all credit reporting agencies.
3. Notify the original creditor that this account is the result of identity theft.

Failure to comply will result in a formal complaint to the Consumer Financial Protection Bureau (CFPB) and the evaluation of legal remedies.

Sincerely,

[Your Signature]

[Your Printed Name]