

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

[Date]

[Name of Debt Collection Agency]
[Address of Debt Collection Agency]
[City, State, Zip Code]

**RE: Account Number: [Your Account Number]
Formal Notice: Identity Theft Investigation and Cease and Desist**

To Whom It May Concern,

This letter is to formally notify you that I am a victim of identity theft. The account referenced above was opened fraudulently in my name without my authorization. I have initiated a formal investigation regarding this matter.

In accordance with the Fair Debt Collection Practices Act (FDCPA) and the Fair Credit Reporting Act (FCRA), I am requesting that you immediately:

- Suspend all collection activities regarding this account.
- Cease and desist all communication with me, except to confirm the closure of this account or to notify me that collection efforts are being permanently terminated.
- Refrain from reporting this fraudulent debt to any credit reporting agencies, or immediately retract any reports already made.

Attached you will find a copy of [Name of Document, e.g., Police Report or Identity Theft Affidavit] as evidence of this ongoing investigation. Under federal law, upon receipt of this information, you must stop collection efforts until you have completed a review of the facts and determined that the debt is valid.

Please provide written confirmation within 30 days that you have received this notice and have updated your records to reflect that this account is disputed due to identity theft.

Sincerely,

[Your Signature]

[Your Printed Name]