

[Your Name]
[Your Address]
[Your City, State, Zip Code]
[Your Social Security Number]
[Your Date of Birth]

[Date]

[Credit Bureau Name]
[Address]
[City, State, Zip Code]

RE: Formal Notice of Identity Theft, Request for Permanent Deletion, and Cease and Desist

To Whom It May Concern,

I am writing to formally notify you that I am a victim of identity theft. I am disputing the following fraudulent account(s) appearing on my credit report:

- [Creditor Name]: [Account Number]
- [Creditor Name]: [Account Number]

I did not open these accounts, nor did I authorize anyone else to do so. Under Section 605B of the Fair Credit Reporting Act (FCRA), you are required to block the reporting of any information in a consumer's file that the consumer identifies as resulting from identity theft within four business days of receiving this notice.

Furthermore, this letter serves as a formal **Cease and Desist**. You are instructed to immediately stop reporting this fraudulent data to any third party and to cease all collection activities related to these specific accounts.

Enclosed are the following supporting documents:

- A copy of my FTC Identity Theft Report / Police Report.
- A copy of my government-issued identification.
- A copy of a utility bill or bank statement as proof of residency.

Please provide written confirmation within 30 days that the disputed information has been permanently deleted and blocked from my credit file.

Sincerely,

[Your Signature]

[Your Printed Name]