

[Your Name]  
[Your Address]  
[City, State, Zip Code]  
[Date]

[Recipient Name or Department]  
[Company Name]  
[Company Address]  
[City, State, Zip Code]

**RE: Account Number: [Account Number] / Reference Number: [Reference Number]**

Dear Fraud Department,

I am writing to formally notify you that the above-referenced account was opened fraudulently and is the result of identity theft. I have previously disputed this matter, and I am requesting that this file be immediately transferred to your internal Fraud and Security Department for a comprehensive investigation.

Furthermore, please accept this letter as a formal "Cease and Desist" notice regarding any collection activities. Under the Fair Debt Collection Practices Act (FDCPA) and relevant state laws, you are hereby instructed to stop all communication with me, or any third party, regarding this fraudulent debt, except to confirm that your investigation is complete or that the account has been closed and removed from my credit report.

Please find attached the following documents to support my claim:

- Identity Theft Affidavit
- Police Report [Report Number]
- Copy of Government-issued ID

I expect written confirmation within [Number, e.g., 30] days that this account has been flagged as fraudulent, all collection efforts have ceased, and that any negative information reported to credit bureaus has been deleted.

Sincerely,

[Your Signature]

[Your Printed Name]