

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

Date: [Date]

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

**Re: Formal Identity Theft Claim and Cease and Desist Acknowledgment**

**Account Number: [Account Number]**

To Whom It May Concern,

I am writing to formally notify you that I am a victim of identity theft. I did not open the account referenced above, nor did I authorize any transactions or incur the debt associated with it. This account is fraudulent.

Enclosed with this letter, please find the following documentation supporting my claim:

- A copy of my Identity Theft Report (FTC Affidavit or Police Report).
- A copy of my government-issued identification.
- [List any other supporting documents, such as proof of residence at the time the account was opened].

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

1. Cease and desist all collection activities regarding this account.
2. Cease and desist all contact with me regarding this debt, except to provide written confirmation that the account has been closed and the debt discharged.
3. Block the reporting of this fraudulent information to any credit reporting agencies.
4. Provide me with all records, applications, and transaction logs related to this account as required by Section 609(e) of the FCRA.

Please acknowledge receipt of this letter and provide written confirmation within 30 days that this matter has been resolved and that I am not held responsible for this debt.

Sincerely,

[Your Signature]

[Your Printed Name]

Enclosures: [List of documents attached]