

[Your Name]
[Your Address]
[Your 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 [Account Number] - Formal Identity Theft Claim and Cease and Desist Notice

To Whom It May Concern,

I am writing in response to your communication dated [Date of Letter from Agency] regarding the above-referenced account. I am a victim of identity theft. I did not open this account, nor did I authorize any charges or transactions associated with it.

Pursuant to the Fair Debt Collection Practices Act (FDCPA) 15 U.S.C. § 1692c, I am hereby exercising my right to request that you cease all further communication with me regarding this debt, except to confirm that collection efforts have been terminated or to provide notice of specific legal actions.

Additionally, under the Fair Credit Reporting Act (FCRA) 15 U.S.C. § 1681m(g), I am requesting that you refer this matter back to the original creditor, [Name of Original Creditor], and provide them with notice that this account is the result of identity theft.

Please find enclosed the following documentation supporting my claim:

- A copy of my Identity Theft Report/FTC Affidavit.
- A copy of the Police Report filed on [Date] with [Police Department Name].
- A copy of my government-issued identification.

I request that you immediately:

1. Cease and desist all collection activities and communications.
2. Notify any credit reporting agencies to which you have reported this debt that the information is disputed and fraudulent.
3. Delete any negative information regarding this account from my credit file.

Please provide written confirmation within 30 days that this account has been closed and returned to the original creditor.

Sincerely,

[Your Signature]

[Your Printed Name]