

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

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

Re: Account Number: [Account Number]
Reference Number: [Reference Number]

Subject: Notice of Identity Theft and Request for Account Closure

To Whom It May Concern,

I am writing to formally dispute the debt associated with the account referenced above. I am a victim of identity theft, and this account was opened fraudulently in my name without my authorization, knowledge, or consent.

I do not owe this debt and I am not responsible for any charges associated with this account. Therefore, I request that you:

- Immediately cease all collection activity regarding this account.
- Close the account and remove my name from all records associated with it.
- Notify any credit reporting agencies to which you have reported this debt that the information is inaccurate and must be deleted.
- Provide me with written confirmation that the account has been closed and that I am released from any further liability.

Enclosed are the following documents to support my claim:

- A copy of my Identity Theft Report/Police Report.
- A copy of my FTC Identity Theft Affidavit.
- [List any other supporting documents, e.g., proof of residency during the time the account was opened].

Please be advised that under the Fair Debt Collection Practices Act (FDCPA) and the Fair Credit Reporting Act (FCRA), you are required to investigate this dispute and cease collection of disputed debts until verification is provided. Continued attempts to collect this fraudulent debt or reporting false information to credit bureaus may result in legal action.

I look forward to receiving confirmation within 30 days that this matter has been resolved.

Sincerely,

[Your Signature]

[Your Printed Name]