

[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] - Notice of Identity Theft

To Whom It May Concern,

I am writing to formally dispute the above-referenced account. I am a victim of identity theft, and I did not open this account, authorize its opening, or incur any of the charges associated with it.

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

- Immediately cease all collection activities regarding this account.
- Close the account permanently in your records.
- Remove any negative information related to this account from my credit reports.
- Provide me with written confirmation that the account has been closed and the debt has been discharged.

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

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

Please provide me with copies of all records related to this account, including the original application and statements, to assist me in my ongoing identity theft investigation.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]

Enclosures: [List the documents attached]