

[Company Name]
[Department Name]
[Address Line 1]
[City, State, Zip Code]
[Date]

[Recipient Name]
[Address Line 1]
[City, State, Zip Code]

Subject: Notice of Investigation Closure - Case #[Reference Number]

Dear [Recipient Name],

This letter is to formally notify you that [Company Name] has completed its investigation into the unauthorized account reported on [Date of Report].

Based on our review of the documentation and internal records, we have reached the following conclusion:

[Select one option below:]

- **Case Validated:** We have determined that the account was indeed opened fraudulently. As a result, the account has been closed, and all associated balances and fees have been cleared. We have notified the relevant credit bureaus to remove this tradeline from your credit report.
- **Case Closed/No Fraud Found:** After a thorough review, we were unable to find sufficient evidence of identity theft or fraudulent activity. The account remains active and remains your responsibility.

If you disagree with this outcome or have additional evidence to provide, please contact our Fraud Department at [Phone Number] or submit documentation via [Email/Portal].

We recommend that you continue to monitor your credit reports for any suspicious activity. You may request a free credit report from Equifax, Experian, and TransUnion at www.annualcreditreport.com.

Thank you for your patience throughout this process.

Sincerely,

[Signature Name]
[Title]
[Company Name]