

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

[Date]

[Creditor Name]
[Fraud/Billing Inquiries Department Address]
[City, State, Zip Code]

Re: Formal Dispute of Fraudulent Account - Account Number: [Account Number]

To Whom It May Concern,

I am writing to formally dispute the account listed above. I did not open this account, nor did I authorize anyone else to open it on my behalf. This account was created through the fraudulent use of my personal identification information.

I have recently discovered this unauthorized account on my credit report. I am a victim of identity theft and have taken the following steps to report this crime:

- I have filed a report with the Federal Trade Commission (FTC).
- I have filed a police report with the [Name of Local Police Department].

Enclosed with this letter, please find copies of the following documents supporting my claim:

- FTC Identity Theft Report
- Police Report #[Report Number]
- Copy of my government-issued identification

I request that you immediately:

1. Close this account and cease all collection activities.
2. Remove any and all references to this account from my credit history.
3. Release me from any liability for the debt associated with this fraudulent account.
4. Provide me with a written confirmation that this account has been closed and the debt has been discharged.

Please provide a response within 30 days confirming that these actions have been completed.

Sincerely,

[Your Signature]

[Your Printed Name]