

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

[Date]

[Name of Debt Collector/Creditor]
[Address]
[City, State, Zip Code]

RE: Account Number: [Insert Account Number]

Dear [Name of Debt Collector/Creditor],

I am writing to formally dispute the debt associated with the account listed above. I have recently discovered that I am a victim of identity theft, and this account was opened fraudulently in my name without my authorization.

I do not owe this debt. Under the Fair Debt Collection Practices Act (FDCPA) and the Fair Credit Reporting Act (FCRA), I am requesting that you:

- Cease all collection activities regarding this account immediately.
- Close the account and mark it as "Disputed - Identity Theft."
- Remove any negative information related to this account from my credit reports.
- Provide me with written confirmation that the debt has been cancelled and that I am no longer held responsible for this balance.

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

- A copy of my Identity Theft Report/Affidavit (e.g., from the FTC).
- A copy of my Police Report (if applicable).
- A copy of my government-issued identification to verify my identity.

Please provide a response to this dispute within 30 days. Should you continue to report this fraudulent information to credit bureaus or attempt to collect this debt, I will be forced to take further legal action and file a formal complaint with the Consumer Financial Protection Bureau (CFPB).

Sincerely,

[Your Signature]

[Your Printed Name]