

[Your Name]
[Your Address]
[Your City, State, Zip Code]
[Your Social Security Number]
[Your Date of Birth]

[Date]

[Credit Reporting Agency Name]
[Agency Address]
[Agency City, State, Zip Code]

Subject: Formal Dispute - Unauthorized Account / Identity Theft

To Whom It May Concern,

I am writing to formally dispute the following account appearing on my credit report, as it was opened without my knowledge or authorization. I did not open this account, nor did I authorize anyone else to do so on my behalf. I am a victim of identity theft.

Disputed Account Information:

Creditor Name: [Name of Bank/Company]
Account Number: [Account Number as it appears on report]
Date Opened: [Date]

This account is fraudulent. Please investigate this matter with the creditor and remove this account and all associated inquiries from my credit file immediately.

Under the Fair Credit Reporting Act (FCRA), once a consumer notifies a credit reporting agency that information is the result of identity theft, you are required to block the reporting of that information within four business days.

Enclosed are copies of the following documents supporting my claim:

- [List documents, e.g., Identity Theft Report/Police Report]
- [Copy of Driver's License]
- [Copy of Utility Bill for address verification]

Please send me a written notification that the disputed information has been deleted and provide an updated copy of my credit report once the correction has been made.

Sincerely,

[Your Signature]

[Your Printed Name]