

[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 above-referenced account. I am a victim of identity theft, and I did not authorize this account or incur any of the charges associated with it.

Under the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692c, I am formally requesting that you cease and desist all communication with me regarding this fraudulent debt, except to confirm that you are closing this account and will no longer pursue collection activities.

I have enclosed the following documentation to support my claim:

- A copy of my Identity Theft Report (e.g., FTC Affidavit or Police Report)
- A copy of my government-issued identification

Please take notice that you are required by law to stop reporting this fraudulent information to any credit reporting agencies. If this account has already been reported, I request that you immediately notify all credit bureaus to have this information deleted from my credit file.

Furthermore, do not sell, transfer, or exchange this debt to any other party. I request that you provide me with written confirmation that this account has been closed and that I have been released from any and all liability regarding this matter.

Sincerely,

[Your Signature]

[Your Printed Name]

Enclosures: [List documents attached]