

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

[Date]

[Name of Creditor/Collection Agency]
[Address]
[City, State, Zip Code]

Re: Account Number [Account Number]
Reference: Identity Theft Cease and Desist Notice

To Whom It May Concern,

I am writing to formally notify you that I am a victim of identity theft. I did not open the account listed above, nor did I authorize any charges or transactions associated with it. The debt you are attempting to collect is fraudulent and is not mine.

Under the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692c, I am hereby requesting that you immediately cease and desist all further communication with me regarding this debt, including all telephone calls and written correspondence.

Attached to this letter, please find a copy of my [Identity Theft Report / Police Report] and my Identity Theft Affidavit, which verify my claim. I request that you:

- Close this account and cease all collection activities.
- Remove any negative information regarding this account from all credit reporting agencies.
- Provide me with a written confirmation that this account has been closed and the debt has been discharged.

Should you continue to contact me, or fail to correct the reporting of this fraudulent debt, I will be forced to take further legal action and file complaints with the Consumer Financial Protection Bureau (CFPB) and the Federal Trade Commission (FTC).

Thank you for your immediate attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]

Enclosures: [List attached documents, e.g., Police Report, FTC Affidavit]