[Your Name]

[Your Address]

[City, State, Zip Code]

[Today's Date]

Credit Bureau Name

Credit Bureau Address

City, State, Zip Code

Last 4 of SSN: [Last 4 digits of SSN]

RE: Account Number [Account Number]

To whom it may concern,

I am writing this letter to dispute fraudulent accounts that have appeared on my credit report. I have recently discovered that I have been a victim of identity theft, and I want to assert my rights under the Fair Credit Reporting Act (FCRA) and relevant consumer laws.

**As per FCRA 605B (15 U.S.C. § 1681c-2), which protects consumers from the consequences of identity theft, I am requesting the immediate blockage and removal of the following fraudulent accounts from my credit report:**

1. **[Fraudulent Account 1]**
2. **[Fraudulent Account 2]**
3. **[Fraudulent Account 3]**

I have attached copies of the Federal Trade Commission's Identity Theft Affidavit, and I have also filed a formal complaint with the Federal Trade Commission (FTC). The complaint reference number is [Complaint Reference Number]. Additionally, I have reported this identity theft to the [Police Department Name], and I have obtained a police report number, [Police Report Number], for the case.

According to applicable consumer laws and the FCRA, I demand the prompt deletion of these fraudulent items from my credit report. I expect these accounts to be removed within four business days of your receipt of this letter, as mandated by FCRA 605B.

Furthermore, I am exercising my right under the FCRA to request a free updated copy of my credit report. Please ensure that this updated report reflects the removal of the fraudulent accounts. Any charges for this report should be waived in accordance with the law.

Moreover, I request that you send notices of the corrections made to my credit report to all parties who have received my credit information within the past six months. This will help prevent any further dissemination of erroneous information.

Please be advised that, unless you can provide verifiable evidence to prove otherwise, I expect no further communication regarding these alleged fraudulent accounts. As a victim of identity theft, I am taking all necessary steps to rectify the situation, and I trust that you will comply with the relevant consumer protection laws.

Thank you for your immediate attention to this matter. I anticipate your prompt response and resolution.

Sincerely,

[Your Name]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Email Address]

[Today's Date]

[Name of Creditor]

[Address of Creditor]

[City, State, Zip Code]

Re: Account Number: [Fraudulent Account Number]

Dispute of Fraudulent Account Due to Identity Theft

Dear [Name of Creditor's Representative],

I am writing to formally dispute the authenticity of the referenced account, which appears to have been fraudulently opened in my name without my consent or authorization. Upon reviewing my credit report, I discovered this account, of which I have no knowledge or responsibility, and I suspect it to be the result of identity theft.

I am well aware of my rights under the Fair Credit Reporting Act (FCRA), the Fair and Accurate Credit Transactions Act (FACTA), as well as the relevant Consumer Laws and Metro 2 laws. In accordance with these laws, I hereby request a comprehensive and expeditious investigation into this matter to validate the legitimacy of this account and, if confirmed as fraudulent, to remove it from my credit history.

As stipulated in Section 605B of the FCRA, I expect the credit reporting agency to block the reporting of any information stemming from this alleged identity theft once identified by the consumer. My actions are aligned with the necessary steps required under consumer laws to safeguard my rights and protect my credit standing.

Furthermore, I have promptly reported this incident to my local law enforcement agency and filed an official report, a copy of which is enclosed for your reference. Additionally, I have duly submitted an Identity Theft Report to the Federal Trade Commission (FTC) as mandated by law, further substantiating the criminal nature of this fraudulent account.

Under the provisions of Section 615(f) and 623(a)(6)(B) of the FCRA, it is essential that you refrain from selling, transferring for consideration, or placing for collection any debt associated with this fraudulent account. Moreover, in compliance with Section 609(e) of the FCRA, I am exercising my right to request copies of all application and transaction records or documents pertaining to this account to support my case.

I implore you to conduct a thorough investigation into this matter and, upon confirming the fraudulent activity, promptly expunge all references to this account from my credit file. As per the stipulations of consumer laws and Metro 2 laws, I expect to receive a formal letter from your organization confirming the successful removal of the fraudulent account, the completion of the investigation, and the assurance that I will not be held liable for this malicious activity.

I am eager to receive your prompt response and find a swift resolution to this grave matter. Should you require any additional information or documentation, do not hesitate to reach out to me at [Your Phone Number] or [Your Email Address].

Thank you for your immediate attention to this sensitive issue.

Sincerely,

[Your Name]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Email Address]

[Today's Date]

[Name of Credit Bureau]

[Address of Credit Bureau]

[City, State, Zip Code]

Re: Identity Theft Credit Dispute, File Number: [Your File Number]

Dear [Name of Credit Bureau's Representative],

I am writing to initiate a formal dispute regarding multiple unauthorized accounts and inquiries on my credit report, which are the direct result of identity theft. This dispute is protected under the provisions of the Fair Credit Reporting Act (FCRA) and the Fair and Accurate Credit Transactions Act (FACTA). As per these consumer protection laws, I am entitled to challenge fraudulent information in my credit report and request its immediate removal. Therefore, I kindly request your assistance in promptly investigating and rectifying this erroneous data.

Enclosed, please find the necessary supporting documentation to substantiate my claim as a victim of identity theft. These documents include my Identity Theft Report or Federal Trade Commission (FTC) Identity Theft Affidavit, as well as a copy of my government-issued photo identification and proof of my current address. This evidence validates my identity and strengthens the legitimacy of my dispute.

I urge your adherence to the FCRA (15 U.S.C. § 1681i) and FACTA (15 U.S.C. § 1681c-2), which stipulate that credit bureaus are required to block fraudulent information within four business days upon receipt of an identity theft report. Furthermore, in accordance with Section 615(f) of the FCRA, it is your responsibility to promptly notify the relevant creditors or furnishers of this information about the ongoing dispute due to identity theft.

**The following unauthorized accounts and inquiries are currently present on my credit report, and I formally request their immediate removal:**

1. **Creditor Name: [Name of Creditor]**

**Account Number: [Account Number]**

**Date Opened: [Date]**

1. **Creditor Name: [Name of Creditor]**

**Account Number: [Account Number]**

**Date Opened: [Date]**

[Include additional accounts if applicable]

I implore you to undertake a thorough and expeditious investigation to expunge these fraudulent accounts and inquiries from my credit report. Furthermore, I request that you furnish me with an updated and corrected copy of my credit report, free of charge, reflecting the necessary modifications. Your prompt action is of utmost importance in helping me restore control over my credit and safeguard my financial well-being.

Should you require any additional information or supporting documents, please do not hesitate to contact me at [your phone number] or [your email address]. I sincerely appreciate your immediate attention to this matter and your cooperation in resolving this issue.

Sincerely,

[Your Name]