[Your Name]

[Your Address]

[City, State, ZIP]

[Email Address]

[Phone Number]

[Date]

[Credit Bureau Name]

[Consumer Dispute Center]

[Address]

[City, State, ZIP]

To Whom It May Concern,

I am writing to formally dispute the inclusion of an unauthorized account on my consumer report, which you have unlawfully reported without my consent. Permissible purpose for consumer reports is outlined in 15 USC §1681b, and it is clear that you have not adhered to the guidelines stipulated therein. Specifically, under subsection (2), it is stated that consumer reporting agencies may only furnish a consumer report in accordance with the written instructions of the consumer to whom it relates, and I have not provided such authorization.

Furthermore, your actions constitute a violation of my rights and potentially breach consumer protection laws, including but not limited to child support-related regulations. Pursuant to relevant consumer laws regarding child support, your unauthorized reporting of this account is egregious and constitutes an invasion of privacy. Your actions may be interpreted as Aggravated Identity Theft under 18 U.S.C. §1028A, given that you have knowingly transferred, possessed, or used my means of identification without lawful authority. This offense carries severe penalties, including imprisonment and civil liability. **I am formally disputing the following account(s):**

**[List account(s) and associated account numbers].**

**[List account(s) and associated account numbers].**

**[List account(s) and associated account numbers].**

Your agency's actions also contravene 15 USC §1692g, which mandates the handling of disputes with respect to debts. This correspondence serves as an official dispute of the aforementioned account(s), and I insist on their immediate removal from my consumer report.

Enclosed, please find a copy of my identification and a utility bill, which serve as proof of my address.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Name]

[Your Name]

[Your Address]

[City, State, ZIP]

[Email Address]

[Phone Number]

[Date]

[Credit Bureau Name]

[Consumer Dispute Center]

[Address]

[City, State, ZIP]

To Whom It May Concern,

I am writing to address an unauthorized account that has been inaccurately reported on my consumer report. As per the Fair Credit Reporting Act (FCRA), you have unlawfully included this account without obtaining written permission from me.

Under 15 USC §1681b of the FCRA, consumer reporting agencies are only permitted to furnish consumer reports under specific circumstances, one of which is upon the written instructions of the consumer. I have not provided such written instructions in this case.

Furthermore, your actions constitute a violation of my rights under the law. By contacting third parties with my private or personal information without lawful authority, you are potentially in breach of the FCRA and committing an offense akin to Aggravated Identity Theft, as outlined in 18 U.S.C. §1028A. This behavior carries serious consequences, including imprisonment and civil liability.

**I hereby dispute the following account/s:**

**[Insert Account Information Here, Including Account Numbers]**

**[Insert Account Information Here, Including Account Numbers]**

**[Insert Account Information Here, Including Account Numbers]**

Additionally, your agency is in contravention of 15 USC §1692g, as this dispute serves as an official notification of the inaccuracies in this account. I demand the immediate removal of the aforementioned account from my consumer report.

Enclosed, please find copies of my ID and a utility bill as proof of my address. Thank you for your prompt attention to this matter.

Sincerely,

[Your Name]

[Your Name]

[Your Address]

[City, State, ZIP]

[Email Address]

[Phone Number]

[Date]

[Credit Bureau Name]

[Consumer Dispute Center]

[Address]

[City, State, ZIP]

To Whom It May Concern,

I am writing to address a serious matter regarding my consumer report. It has come to my attention that an unauthorized account has been reported without my consent. I have not provided any written authorization for the inclusion of any information on my credit profile.

Under the provisions outlined in the 15 USC §1681b Permissible Purpose of Consumer Reports, it is clear that consumer reporting agencies are only permitted to furnish consumer reports under specific circumstances. One such circumstance is when there are written instructions from the consumer in question. As I have not provided such instructions, your actions in reporting this unauthorized account are not in compliance with the law.

Furthermore, I must bring to your attention the violations of consumer protection laws regarding the handling of personal information. By contacting third parties with my private and personal information without lawful authority, you have engaged in actions that could be construed as Aggravated Identity Theft, as outlined in 18 U.S.C. §1028A. This is a serious offense punishable by imprisonment and civil liability. **I am formally disputing the following account/s:**

**[List the accounts in question, including their respective account numbers]**

**[List the accounts in question, including their respective account numbers]**

**[List the accounts in question, including their respective account numbers]**

In addition, I am asserting my rights under the Fair Debt Collection Practices Act, specifically 15 USC §1692g, which mandates that consumers have the right to dispute the validity of a debt. This letter serves as an official dispute of the aforementioned account.

I demand the immediate removal of the disputed account from my consumer report. Enclosed, please find copies of my identification and a utility bill as proof of my address. Thank you for your prompt attention to this matter.

Sincerely,

[Your Name]