DISPUTE LETTER TO BUSINESSES

Sender's Name:
Sender's Address:
Sender's City/State/Zip:

Date:

Business Name:
ATTN: Collections or Fraud Department
Business Address:
Business City/State/Zip:
Certified mail no.

Re: Account or File No.

This letter will confirm that I am a victim of identity theft. I have made a report to law enforcement and have requested that an extended seven year fraud alert be placed on my credit report. In reviewing my credit report, I have found the following fraudulent inquiries, accounts, or debts at your business which are transactions that were not initiated by me:

I am disputing these inquiries, accounts, debts, and entries to my credit report under the Fair Credit Reporting Act as amended by the Fair and Accurate Credit Transactions Act because these transactions were not initiated by me. Please close the referenced accounts and take whatever steps are necessary to remove the disputed entries from my credit report because they are attributable to identity theft. Please note that the Fair Credit Reporting Act places a duty on you to transmit accurate information to credit reporting agencies including informing credit reporting agencies that I have disputed the above-referenced debts or accounts. **I am disputing both the accuracy of the alleged debt and the specific information about the debt furnished by you to credit reporting agencies.**

As a victim of identity theft, I am entitled to a copy of all documentation regarding the accounts or debts referenced above. Please provide the following to me at the above address:

- Application records
- Screen prints of internet or telephone applications
- Account statements
- Payment/charge slips
- Summary of investigation or investigator's report
- Delivery address(es)
- Telephone numbers and identifying information used to open or access the account
- Any other documents associated with the account.

I will be furnishing these documents to law enforcement agencies in order to assist with their investigation and the prosecution of my case. Their job will be easier if your records are

produced in a form that can be used in court. I am enclosing a standard business records affidavit, and I respectfully request that you execute it or a similar business records affidavit to accompany the records that you send to me.

Please note that the federal Fair Debt Collection Practices Act prevents you from placing a disputed debt or account with a collection agency – especially when you have been notified that a debt or account was fraudulently obtained by identity theft.

I am enclosing a copy of my police or sheriff's report for your convenience. Please do not hesitate to contact me in writing if you have questions regarding this matter.

Sincerely,

Signature and printed name