DISPUTE LETTER TO COLLECTION COMPANIES

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

Date:

Collection Agency Name:
Address:
City/State/Zip:
Certified mail no.

CEASE AND DESIST LETTER
NOTICE OF DISPUTED DEBT – IDENTITY THEFT
REQUEST FOR INFORMATION

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. You have contacted me regarding the above-referenced alleged debt. **This letter will serve as notice to you that the underlying transaction was not initiated by me but by an imposter, that I am disputing the above-referenced debt, and that I am a victim of identity theft.**

Under the Fair Credit Reporting Act and the Federal Fair Debt Collections Practices Act, you have a duty to report this dispute to the creditor, your client. You are prevented from making a report of this disputed debt to credit reporting agencies. If you have not already done so, please close the referenced accounts. If you have furnished information to credit reporting agencies, please 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.

Other than providing account documentation, I request that you cease communications to me about the alleged debt referenced above. The Fair Debt Collection Practices Act requires that you honor this request.

I am enclosing a copy of my police or sheriff's report for your convenience. Thank you in advance for your help in resolving this matter.

Sincerely,

Signature and printed name