DISPUTE LETTER TO CREDIT REPORTING COMPANIES

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

Date:

Equifax	Experian	Transunion
FRAUD DEPARTMENT	FRAUD DEPARTMENT	FRAUD DEPARTMENT
P.O. Box 740241	P.O. Box 9532	P.O. Box 6790
Atlanta, GA 30374	Allen, TX 75013	Fullerton, CA 92834
Certified mail no.	Certified mail no.	Certified mail no.

Re: Dispute or File No.

This letter will confirm that I am a victim of identity theft. If you have not already done so, please place an extended seven year fraud alert on my credit report and remove the first five digits of my Social Security Number from my credit report. In reviewing my credit report, I have found the following fraudulent inquiries/accounts which are related to transactions that were not initiated by me:

I am disputing these entries to my credit report under the Fair Credit Reporting Act as amended by the Fair and Accurate Credit Transactions Act because the transactions represented by the entries were not initiated by me but by an imposter. Please remove the disputed entries from my credit report because they are attributable to identity theft. If you do not remove the disputed entries, please provide proof of your reinvestigation and the reason for non-removal.

Please add the following statement to my credit report: FRAUD VICTIM! DO NOT EXTEND CREDIT WITHOUT CONTACTING ME PERSONALLY. MY DAYTIME PHONE NUMBER IS - - .

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

Sincerely,

Signature
Printed name: