

Letter of Objection to Debt Claims

Your Name
Your Address
City, State, ZIP Code
Email Address
Phone Number
Date

Debt Collector's Name
Company Name
Company Address
City, State, ZIP Code

Subject: Objection to Identity Theft Debt Claims - Account Number [Insert Account Number]

Dear [Debt Collector's Name],

I am writing to formally dispute the validity of the debt referenced above, which is claimed to be owed to your company. I believe that this debt arises from identity theft, and I hereby object to any claims made against my name regarding this matter.

Upon reviewing my records, I found no evidence of incurring this debt. Additionally, I did not authorize any transactions or agreements associated with this account. Consequently, I am requesting a full investigation into this matter.

In accordance with the Fair Debt Collection Practices Act, I request that you provide me with detailed documentation substantiating the debt, including the original creditor's name, account number, and any signed agreements.

I appreciate your prompt attention to this matter and look forward to your response.

Sincerely,
[Your Name]