

# Response to Creditor

Date: [Insert Date]

[Creditor's Name]

[Creditor's Address]

[City, State, Zip Code]

Dear [Creditor's Name],

I am writing in response to your recent communication regarding an account that I believe has been fraudulently opened in my name due to identity theft. I would like to formally dispute the information attributed to this account.

My full name is [Your Name] and my address is [Your Address]. I have never authorized the opening of this account nor any transactions associated with it. I kindly request you cease all collection activities regarding this account and investigate the fraudulent usage of my identity.

Enclosed are copies of documents that support my claim, including:

- Police report of identity theft
- My identification
- Any relevant correspondence

Please confirm receipt of this letter and let me know what steps you will take to resolve this matter. I appreciate your attention to this serious issue and look forward to your prompt response.

Sincerely,

[Your Name]

[Your Contact Information]