Identity Theft Account Dispute Letter

Sent when an account or information on your credit report resulted from identity theft — not for ordinary accuracy disputes.

DATE

YOUR INFORMATION

YOUR FULL NAME

YOUR MAILING ADDRESS

CITY, STATE, ZIP

PHONE (OPTIONAL)

IDENTITY THEFT REPORT NUMBER (FROM IDENTITYTHEFT.GOV)

FRAUDULENT ACCOUNT

COMPANY NAME

ACCOUNT NUMBER

To Whom It May Concern:

I am a victim of identity theft. The account referenced above was opened, or activity occurred on it, without my knowledge or authorization.

REASON THIS ACCOUNT IS FRAUDULENT

I have enclosed a copy of my Identity Theft Report and supporting documentation. Please investigate this matter and remove the fraudulent information from my file.

Sincerely,

SIGNATURE

PRINTED NAME

ReliefGuardian

How to Use This Identity Theft Account Dispute Letter

When to Use It

Sent when an account or information on your credit report resulted from identity theft — not for ordinary accuracy disputes.

Step-by-Step Instructions

1. File a report at IdentityTheft.gov first and obtain your Identity Theft Report number.
2. Fill in the fraudulent account details.
3. Attach your Identity Theft Report and supporting documentation.
4. Send to the credit bureau, furnisher, or company as directed by your recovery plan.
5. Keep copies of everything you send.

Documentation Checklist

- [ ] Copy of your Identity Theft Report
- [ ] Copy of the credit report page showing the fraudulent account
- [ ] Government-issued ID copy, if requested
- [ ] Proof of address, if requested

What to Do With It Once Complete

Send to the appropriate credit bureau or company as part of your broader IdentityTheft.gov recovery plan, and follow up according to that plan's timeline.

Important

Base this on the IdentityTheft.gov recovery framework and keep it fully separate from the ordinary credit-report dispute templates — this template is specifically for fraud, not ordinary inaccuracies.

Related guide: **Identity Theft Recovery** — https://www.reliefguardian.com/consumer-rights/identity-theft