Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Name of Creditor

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Billing Error Notice Address for Creditor (Street Address)

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Billing Error Notice Address for Creditor (City, State, Zip)

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

CMRR No.

Re. Fair Credit Billing Act Dispute (and/or Unauthorized Use Dispute)

Account Number \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ XXXX or Account number ending in \_\_\_\_\_\_\_\_

Account Balance/Disputed balance as of billing period \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_: $\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.

Dear Creditor:

I am writing to dispute the above-referenced account balance as well as the account in general.

OR I am writing to dispute unauthorized transactions on the above-referenced account.

Reason for dispute:

I am disputing this information because I never opened, used, or authorized the use of a charge account with (name of creditor). It appears that this account/debt has resulted from identity theft or fraud. I first discovered this account and the charges (EXPLAIN). Here is an example: I first discovered this account when I looked at my credit report after filing for divorce. I am unsure of the actual account number because the account on my credit report does not include the last four digits and the statement from creditor that was sent to me after I requested information on the account lists the account number as ending in 4359).

OR I am disputing the following transactions that were unauthorized: (list the amounts and dates of those transactions as well as why they were unauthorized). I did not benefit from these transactions (and include an explanation).

Explain what the victim did to report the identity theft or unauthorized use.

For example:

After I learned of this account, I filed a police report regarding the identity theft (or unauthorized use).

I reported the identity theft to the Federal Trade Commission (FTC).

Other explanation.

The police report/FTC identity theft report are included with this letter.

If the victim has been paying on the account:

I have been paying the monthly amounts due because I was afraid that it would hurt my credit. I did not know that I had the legal right to dispute this information. I am now withholding payment of the disputed debt.

Or I am withholding payment of the disputed amounts on the account. (This is when the account does belong to the victim, but the abuser used it for certain unauthorized transactions).

Request to Investigate and for Documents:

If ID theft or fraud of whole account:

Please investigate this matter, close the above-referenced account, and delete the disputed account from my credit report as soon as possible.

If disputing unauthorized transactions:

Please investigate this matter, remove the unauthorized charges and related fees from my account, and update the account information you send to the credit reporting agencies.

For both:

Please send me all documents that you used during your investigation, including any documentary evidence that you used to determine the outcome of the investigation. Please send me a written confirmation that that item has been removed or reported as disputed.

Sincerely,

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Name

Date of birth:

Social Security number: XXX-XX-(last four digits)

Address

Enclosures: Police report, FTC identity theft report (if applicable), or other documents