**{Today’s Date mm/dd/yyyy}**

**{First Name} {Middle Name} {Last Name} {Suffix}**

**{Address}**

**{City}, {State} {Zip code}**

**{Date of Birth mm/dd/yyyy}**

**{Social Security Number XXX-XX-XXXX}**

**EQUIFAX**

**P.O. BOX 740250**

**ATLANTA, GA 30374**

**Subject: Urgent Removal of Fraudulent Information**

**Dear Equifax,**

**I, {First Name} {Middle Name} {Last Name} {Suffix}, am writing to formally dispute and request the urgent removal of fraudulent information from my credit report under FCRA Section 605b and 15 U.S. Code § 1681c-2. This request is a result of identity theft that has seriously impacted my credit. The fraudulent accounts listed in my report were created without my authorization, and I hold no responsibility for them. Enclosed, please find supporting documentation for my claim. I have also submitted an identity theft report to the FTC, with the following report number: {FTC Report Number}.**

**To ensure compliance with 15 U.S. Code § 1681c-2(c), I confirm the following:**

**1 The request to block this information is not in error.**

**2 There is no material misrepresentation of facts in this dispute.**

**3 I did not receive any goods, services, or money as a result of these transactions.**

**The fraudulent accounts in question are listed below for your review and reference:**

**Creditor: {Creditors Name}**

**Account Number: {Account Number}**

**Date Opened: {Date Opened mm/yyyy}**

**Creditor: {Creditors Name}**

**Account Number: {Account Number}**

**Date Opened: {Date Opened mm/yyyy}**

**Creditor: {Creditors Name}**

**Account Number: {Account Number}**

**Date Opened: {Date Opened mm/yyyy}**

**Creditor: {Creditors Name}**

**Account Number: {Account Number}**

**Date Opened: {Date Opened mm/yyyy}**

**Creditor: {Creditors Name}**

**Account Number: {Account Number}**

**Date Opened: {Date Opened mm/yyyy}**

**Per federal requirements, I expect the fraudulent information to be blocked within four business days of receiving this request. Your timely cooperation in resolving this case is critical, and I greatly appreciate your prompt attention.**

**Thank you for your immediate action in this matter.**

**Sincerely,**

**{SIGNATURE}**

**{First Name} {Middle Name} {Last Name} {Suffix}**

**Enclosures: Copy of FTC Identity Theft Report, Government ID, and Proof of Residence**