**{Today’s Date ”September 25 2025”}**

**{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 Request for Removal of Fraudulent Information**

**Hello Equifax,**

**I, {First Name} {Middle Name} {Last Name} {Suffix}, am writing to formally dispute and request the immediate removal of fraudulent information from my credit report under the Fair Credit Reporting Act (FCRA) Section 605b and 15 U.S. Code § 1681c-2. This request is due to identity theft, which has significantly impacted my credit. The fraudulent accounts listed in my report were created without my authorization, and I bear no responsibility for them.**

**Enclosed, you will find supporting documentation for my claim, including an identity theft report filed with the Federal Trade Commission (FTC). The report number is: {FTC Report Number}.**

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

**1. This request to block the fraudulent information is accurate and not made in error.**

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

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

**The fraudulent accounts in question are as follows:**

**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}**

**As required by federal law, I expect the fraudulent information to be blocked within four business days of receiving this request. Your prompt cooperation in resolving this matter is critical, and I sincerely appreciate your immediate attention.**

**Thank you for your assistance.**

**Sincerely,**

**{SIGNATURE}**

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