

Identity Theft Dispute Guide & Checklist

If you've been a victim of identity theft, follow this guide to remove fraudulent accounts from your credit report and protect your financial future. Use the letter template to submit disputes and follow the checklist to take action step-by-step.

This guide is provided for informational purposes only and does not constitute legal advice. Purpose Home Lending Inc and its affiliates are not attorneys and do not provide legal services. We make no guarantees or warranties, express or implied, that the steps outlined in this document will fix, repair, or improve your credit score. Each individual's credit situation is unique, and we recommend consulting a qualified attorney or credit professional for personalized assistance.

1. Identity Theft Dispute Letter Template

[Your Name]

[Your Address]

[City, State, ZIP Code]

[Phone Number]

[Email Address]

[Date]

[Creditor Name or Credit Bureau Name]

[Department, if known]

[Company/Bureau Address]

[City, State, ZIP Code]

Subject: Dispute of Fraudulent Account Due to Identity Theft

To Whom It May Concern,

I am writing to dispute the following account, which has been fraudulently opened in my name as a result of identity theft:

Account Information:

- Account Name: [e.g., ABC Bank Credit Card]
- Account Number (if known): [XXXXXXXXXXXX]
- Date Opened (if known): [MM/DD/YYYY]
- Amount in Dispute (if applicable): [\$_____]

I did not open this account and have no knowledge of any transactions associated with it. I have filed an identity theft report with the Federal Trade Commission (FTC), and I am requesting that this account be investigated, closed, and permanently removed from my credit report.

Please find the following documents enclosed to support my claim.:

- A copy of my FTC Identity Theft Report
- A copy of my government-issued photo ID
- Proof of my current address (e.g., utility bill, bank statement)
- [Optional: Copy of Police Report]

I respectfully request that you:

1. Remove this fraudulent account from my credit report
2. Cease all collection activity related to this account
3. Confirm in writing that the account has been closed and removed

Please investigate this matter and respond in writing within 30 days as required under the Fair Credit Reporting Act (FCRA).

Thank you for your prompt attention to this serious matter.

Sincerely,
[Your Full Name]

2. Identity Theft Recovery Checklist

- ****Step 1: File a Report with the FTC****
 - Visit www.IdentityTheft.gov
 - Complete the Identity Theft Report
 - Download and save your FTC Identity Theft Affidavit
- ****Step 2: File a Police Report (optional but helpful)****
 - Bring your FTC report to your local police department
 - Request a copy of the report for your records
- ****Step 3: Get Copies of Your Credit Reports****
 - Go to www.AnnualCreditReport.com
 - Request reports from Equifax, Experian, and TransUnion
 - Review and highlight any unfamiliar accounts
- ****Step 4: Place a Fraud Alert or Credit Freeze****
 - Contact one credit bureau to place a fraud alert (they'll notify the others)
 - Equifax: 800-525-6285

- [Experian](#): 888-397-3742
- [TransUnion](#): 800-680-7289
- OR freeze your credit with all three bureaus

- ****Step 5: Send Dispute Letters****
 - Write to each credit bureau AND the fraudulent creditor
 - Include:
 - FTC Identity Theft Report
 - Copy of your ID
 - Proof of address
 - Dispute letter (use the template above)
 - Send via certified mail and keep copies
- ****Step 6: Monitor Your Credit****
 - Use free credit monitoring through our Key-Steps program:
[Click Here for access to KeySteps](#)