Letter to Mortgage Lender (Fraud Alert)

Thank you for your prompt attention to this matter.

Date:
To: [Lender Name]
Attn: Fraud Department
Address:
City, State, ZIP:
Subject: Dispute of Unauthorized Loan and Notification of Suspected Title Fraud
Dear [Lender Name],
I am writing to formally dispute a loan or financial document recorded in your institution's name against the property I legally own, located at:
Property Address: Parcel ID or Legal Description:
According to recent public record activity and title monitoring alerts, a mortgage, lien, or deed of trust was filed without my knowledge or authorization. I suspect that this filing may be fraudulent and request that your office investigate the origin of this transaction immediately.
I affirm that I did not apply for or sign any mortgage or deed of trust related to the above property on or around the filing date of If this document was submitted under my name, it may have involved identity theft or forgery.
Please suspend any loan processing or collections activity related to this filing until your investigation is complete. Additionally, I request a written response confirming receipt of this letter and outlining the steps your office will take to address the matter.
Enclosed with this letter are supporting documents, including a copy of the recorded document in dispute, my government-issued ID, and a police report if available.

Sincerely,
Signature:
Printed Name:
Phone:
Email:
Mailing Address: