

**Date:** [Insert Date]

**To:**

[Consumer Name]

[Consumer Address]

[City, State, Zip Code]

**Subject: Notice of Determination Regarding Your Direct Dispute**

Dear [Consumer Name],

We have completed our investigation into the dispute you submitted to us on [Date Dispute Received] regarding the following information in your file: [Description of Disputed Item/Account Number].

**Investigation Determination:**

[Select one of the following options:]

- **Frivolous or Irrelevant:** We have determined that your dispute is frivolous or irrelevant because [Insert Reason, e.g., insufficient information provided / same dispute previously resolved]. No further action will be taken at this time.
- **Information Corrected:** Based on our investigation, we have determined that the information was inaccurate. We have corrected the information in our records and notified the relevant consumer reporting agencies of the update.
- **Information Deleted:** We were unable to verify the accuracy of the disputed information. Therefore, we have deleted the item from our records and requested its removal from your credit report.
- **Information Verified:** We have verified that the information reported is accurate as currently stated. No changes will be made to your account or reporting.

**Our Records Show:**

[Insert summary of findings or evidence used to verify information]

If you disagree with this determination, you have the right to file a statement with consumer reporting agencies setting forth the nature of your dispute. You may also contact us directly at [Phone Number] or [Email/Address] if you have additional evidence that was not included in your original dispute.

Sincerely,

[Name of Employee/Department]

[Company Name]

[Company Address]