

[Your Company Name]  
[Your Address]  
[City, State, Zip Code]

[Date]

[Consumer Name]  
[Consumer Address]  
[City, State, Zip Code]

Re: Notice of Frivolous or Irrelevant Dispute - Account Number: [Account Number]

Dear [Consumer Name],

We received your correspondence dated [Date of Consumer Letter] regarding the accuracy of information in your credit file. After a careful review, we have determined that your dispute is frivolous or irrelevant pursuant to Section 611(a)(3) of the Fair Credit Reporting Act (FCRA), 15 U.S.C. § 1681i(a)(3).

We have made this determination based on the following reason(s):

- [Insert specific reason, e.g., The dispute is substantially the same as a dispute previously submitted.]
- [Insert specific reason, e.g., You failed to provide sufficient information to investigate the disputed item.]
- [Insert specific reason, e.g., The dispute contains no clear statement as to why the information is inaccurate.]

In order for us to conduct a further investigation into this matter, you must provide the following information or documentation:

- [List missing information or required documents, e.g., a copy of a police report, specific account statements, or clear identification of the error.]

Unless additional information is provided that substantiates your claim, we will not take further action regarding this specific dispute. Our current reporting of the account remains unchanged as we believe it to be accurate.

Sincerely,

[Name/Department]  
[Your Company Name]