

[Your Name/Company Name]
[Address Line 1]
[Address Line 2]
[City, State, Zip Code]
[Date]

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

RE: FINAL NOTICE - NOTICE OF FRIVOLOUS OR IRRELEVANT DISPUTE
Account Number: [Account Number/Reference Number]

Dear [Consumer Name],

We are writing in response to your recent correspondence received on [Date of Letter] regarding the accuracy of information reported on your credit file.

After a thorough review of your submission and our internal records, we have determined that your dispute is frivolous and/or irrelevant pursuant to the Fair Credit Reporting Act (FCRA), 15 U.S.C. § 1681i(a)(3).

Our determination is based on the following:

- The dispute is substantially the same as a dispute previously submitted and resolved.
- No new or relevant information or evidence has been provided to support the claim of inaccuracy.
- The dispute was submitted by a third party using a standardized form without specific factual basis regarding your unique account.

Please be advised that we have previously verified the information reported as accurate and complete. Consequently, no further investigation will be conducted regarding this specific claim at this time.

If you believe you have new, relevant documentation that has not yet been provided (such as bank statements, cancelled checks, or legal documents), please submit them to the address listed above for further consideration.

This is our final notice regarding this matter.

Sincerely,

[Your Name/Signature]
[Title/Department]
[Company Name]