

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

[Date]

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

RE: Notice of Frivolous or Irrelevant Dispute
Account Number: [Account Number]
Reference Number: [Reference Number]

Dear [Consumer Name],

We are writing in response to your correspondence dated [Date of Consumer Letter] regarding the above-referenced account.

After a thorough review of your submission, we have determined that your dispute is frivolous or irrelevant. We have reached this determination for the following reason(s):

- The dispute does not contain sufficient information to investigate the alleged error.
- The dispute is substantially the same as a dispute previously submitted, which has already been investigated and resolved.
- The dispute involves information that has not been provided by this agency.
- [Other specific reason for determination].

To investigate your claim further, we require the following additional information or documentation:

[List specific missing information or "None required if dispute is closed"]

Unless you provide the information requested above, we will consider this matter resolved and will continue our collection efforts as permitted by law. If you have any questions, please contact our office at [Phone Number] during regular business hours.

Sincerely,

[Your Name/Department]
[Your Company Name]

This communication is from a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose.