

[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]

Dear [Consumer Name],

We are in receipt of your correspondence dated [Date of Dispute Letter] regarding the above-referenced account. After a thorough review of your submission and our records, we have determined that your dispute is frivolous or irrelevant as defined by the Fair Credit Reporting Act (FCRA).

We have reached this determination because:

- The dispute does not contain sufficient information to investigate the alleged error.
- The dispute is substantially the same as a dispute previously submitted and resolved.
- The dispute was submitted by a third party without evidence of authorization to act on your behalf.
- Our records confirm that the information currently being reported is accurate and verified.

As a result of this determination, we will not be conducting a further investigation into this specific claim at this time. We have previously provided you with documentation verifying the validity of this debt, including [List previously sent documents, e.g., original contract, billing statements].

If you have additional, specific evidence that has not yet been provided to support your claim, please submit it to the address listed above for our review.

Sincerely,

[Your Name/Department]
[Your Company Name]