

[Date]

[Consumer Name]

[Consumer Address]

[City, State, Zip Code]

RE: Notice of Rejection - Duplicate Dispute

Dear [Consumer Name],

We are writing to acknowledge receipt of your correspondence dated [Date of New Letter] regarding your dispute of the following information on your account: [Account Number/Description].

After reviewing our records, we have determined that this dispute is a duplicate of a previously submitted claim. Our records indicate that we previously investigated this exact issue on [Date of Original Investigation].

Because you have not provided any new or relevant evidence to support this claim that was not already considered during our initial investigation, we have determined your dispute to be frivolous or irrelevant under the Fair Credit Reporting Act (FCRA).

Our previous determination remains unchanged:

- [Insert Summary of Previous Resolution, e.g., The information was found to be accurate.]

We will not be conducting a new investigation into this matter unless you provide additional information or documentation that is significantly different from your previous submission.

If you believe this determination was made in error, please provide the specific new evidence for our review.

Sincerely,

[Your Name/Company Name]

[Department Name]

[Contact Phone Number]