

[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 writing to notify you that we have received your dispute dated [Date of Dispute Letter] regarding the information contained in your credit file. After a thorough review, we have determined that your dispute is frivolous or irrelevant.

Our determination is based on the following reason(s):

- The dispute does not contain sufficient information to investigate the alleged inaccuracy.
- The dispute is substantially the same as a dispute previously submitted, for which an investigation has already been completed.
- No new information or evidence was provided to support the claim of inaccuracy.

As a result of this finding, we will not be conducting a further investigation into this matter at this time, and this dispute file has been closed. Please be advised that we are required by law to maintain accurate information, and the current reporting has been verified as correct based on our existing records.

To allow us to investigate this matter further, you must provide specific information or documentation that clearly identifies the error, such as:

- A clear description of the specific information that is being disputed.
- The reason why you believe the information is inaccurate.
- Supporting documentation (e.g., account statements, correspondence, or court records) that substantiates your claim.

If you have additional information that was not previously submitted, you may file a new dispute for our consideration.

Sincerely,

[Company Name]

[Department Name]

[Contact Phone Number]