

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

[Recipient Name/Credit Reporting Agency]
[Recipient Address]
[City, State, Zip Code]

RE: Notice of Frivolous Dispute - Account Number: [Account Number]

Dear [Recipient Name],

We are in receipt of your correspondence dated [Date of Dispute Letter] regarding the dispute of the account referenced above.

After a thorough review of our records and the information provided in your submission, we have determined that your dispute is frivolous and/or irrelevant pursuant to the Fair Credit Reporting Act (FCRA).

Our determination is based on the following:

- The dispute lacks specific facts or evidence to invalidate the information previously reported.
- The information provided is substantially the same as a dispute previously submitted and investigated.
- The dispute contains no new information that would change the outcome of the prior investigation.

The information currently being reported is accurate and complete. As such, no further action will be taken regarding this dispute, and we will continue to report the information as verified.

If you have additional, specific evidence that has not yet been provided, please submit it for our review. Otherwise, we consider this matter closed.

Sincerely,

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