

Date: [Date]

To:

[Consumer Name]

[Consumer Address]

[City, State, Zip Code]

Subject: Notification of Frivolous or Irrelevant Dispute

Dear [Consumer Name],

We have received your communication dated [Date of Dispute Letter] regarding the following information in your file: [Description of Disputed Item/Account Number].

After a careful review of your request, we have determined that your dispute is **frivolous or irrelevant** as defined by Section 611(a)(3) of the Fair Credit Reporting Act (FCRA).

We have reached this determination based on the following reason(s):

- [Reason 1: e.g., You failed to provide sufficient information to investigate the dispute.]
- [Reason 2: e.g., This dispute is substantially the same as a dispute previously submitted and resolved.]
- [Reason 3: e.g., The dispute contains information provided by a credit repair organization using a standardized template without specific facts.]

As a result of this determination, we will not be conducting a further investigation into this specific dispute at this time. Our previous findings regarding this information remain unchanged.

To help us investigate your concerns in the future, please provide any additional information or documentation that specifically supports your claim that the information is inaccurate, such as:

- Clear copies of identification documents.
- Account statements or court records.
- Specific details explaining why the information is incorrect.

Sincerely,

[Name of Company/Consumer Reporting Agency]

[Department Name]

[Contact Phone Number]