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

[Consumer Name]
[Consumer Address]
[City, State, Zip Code]

RE: Notice of Frivolous or Irrelevant Dispute

Dear [Consumer Name],

We have received your recent communication dated [Date of Consumer Letter] regarding the information currently reporting on your credit file for account number [Account Number].

After a thorough review, we have determined that your dispute is frivolous or irrelevant pursuant to Section 611(a)(3) of the Fair Credit Reporting Act (FCRA). We have reached this determination based on the following reason(s):

- The dispute is substantially the same as a dispute previously submitted and resolved.
- No new information or evidence was provided to support the claim of inaccuracy.
- The dispute was submitted by a third party without valid authorization or contains boilerplate language that does not state a specific factual error.

As a result, we will not be conducting a further investigation into this specific matter at this time. The information previously reported remains verified as accurate and complete.

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

Sincerely,

[Name/Department]
[Company Name]