

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

[Recipient Name or Department]
[Credit Bureau or Company Name]
[Address]
[City, State, Zip Code]

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

To Whom It May Concern,

I am writing to formally respond to the dispute notification received on [Date] regarding the account referenced above. After a thorough review of the information provided and our internal records, we have determined that your dispute is frivolous and/or irrelevant.

Our determination is based on the following:

- The dispute lacks sufficient evidence or specific facts to support the claim of inaccuracy.
- The information provided is identical or substantially similar to a prior dispute that has already been investigated and resolved.
- Our records confirm that the reported information is accurate, complete, and verified by [Supporting Documentation Type].

Pursuant to the Fair Credit Reporting Act (FCRA), we are not required to investigate a dispute that is determined to be frivolous. We consider this matter closed, and the current reporting will remain unchanged.

If you have new, additional information or specific documentation that has not been previously reviewed, you may submit it for further consideration.

Sincerely,

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