[Your Name]
[Your Address]
[Your City, State, Zip Code]
[Your Phone Number]

[Date]

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

RE: Notice of Dispute Regarding Frivolous Determination - Investigation Request

To Whom It May Concern,

I am writing in response to your letter dated [Date of Letter from Agency], in which you informed me that you have determined my dispute regarding [Account Name and Number] to be "frivolous" or "irrelevant."

I disagree with this determination. My dispute is valid and is based on the following specific inaccuracies in my credit report:

[List the specific errors here, e.g., account status, balance, or date of last activity]

Under Section 611(a) of the Fair Credit Reporting Act (FCRA), 15 U.S.C. $ 1681i, you are required to conduct a reasonable investigation into the completeness or accuracy of any item of information contained in a consumer's file that is disputed by the consumer. A blanket determination of "frivolous" without a substantive investigation is a violation of my rights.

Attached are the following documents which further support my claim and prove that this dispute is not frivolous:

- [Document 1: e.g., Payment receipt]
- [Document 2: e.g., Correspondence from creditor]
- [Document 3: e.g., Identification documents]

I request that you immediately reopen this investigation and provide me with the results within 30 days. If you continue to refuse to investigate, please provide a detailed explanation of the specific information you used to determine that my dispute is frivolous.

Sincerely,

[Your Signature]

[Your Printed Name]

Enclosures: [List attached documents]