

[Date]

[Consumer Name]

[Consumer Address]

[City, State, Zip Code]

RE: Notice of Frivolous or Irrelevant Dispute

Account Number: [Account Number]

Reference Number: [Reference Number]

Dear [Consumer Name],

We received your correspondence dated [Date of Consumer's Letter] regarding the above-referenced account. After reviewing your submission, we have determined that your dispute is frivolous or irrelevant.

We have reached this determination because:

- The dispute is substantially the same as a dispute previously submitted and investigated.
- You have failed to provide sufficient information or evidence to support the allegation of an error.
- The documentation provided does not relate to the specific account or information being disputed.

As a result, we will not be conducting a further investigation into this matter at this time. Our prior verification of the debt remains valid and the information previously reported is accurate.

If you have new, specific information or documentation that was not included in your previous correspondence, please submit it to the address below for further review.

Sincerely,

[Your Name/Company Name]

[Title]

[Phone Number]

This communication is from a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose.