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

[Credit Bureau Name]
[Bureau Address]
[City, State, Zip Code]

RE: Response to "Frivolous" or "Irrelevant" Dispute Designation
Reference Number: [Case or Reference Number]
Account Number: [Partial Account Number]

To Whom It May Concern,

I am writing in response to your letter dated [Date of Bureau Letter] stating that my previous dispute regarding the above-referenced account has been deemed "frivolous" or "irrelevant."

I disagree with this determination. My dispute is valid and is based on inaccuracies in my credit report that you are legally required to investigate under the Fair Credit Reporting Act (FCRA), 15 U.S.C. $ 1681i.

The specific inaccuracies are as follows:
[Clearly list the error, e.g., payment history, balance, or account status]

I have attached the following evidence to support my claim and prove this is not a frivolous request:
[List documents, e.g., bank statements, canceled checks, or correspondence]

Failure to investigate this legitimate dispute is a violation of the FCRA. I request that you complete a full reinvestigation of this information within 30 days and provide me with written notification of the results.

Sincerely,

[Your Signature]
[Your Printed Name]
[Your SSN (Optional)]
[Your Date of Birth]

Enclosures: [List of attached documents]