

[Your Name/Company Name]
[Address Line 1]
[Address Line 2]
[City, State, Zip Code]
[Date]

[Recipient Name]
[Recipient Address Line 1]
[Recipient City, State, Zip Code]

RE: Notice of Frivolous or Irrelevant Dispute - Account Number: [Account Number]

Dear [Recipient Name],

We have received your communication dated [Date of Dispute Letter] regarding the information currently reporting on the account referenced above. After a thorough review of your request and our internal records, we have determined that your dispute is irrelevant and/or frivolous.

This determination has been made based on the following reason(s):

- The dispute does not contain sufficient facts to investigate the alleged error.
- The dispute is substantially the same as a dispute previously submitted for which a reinvestigation has already been completed.
- The information provided does not contradict the data currently reported in our records.
- [Optional: Insert specific reason if different from above].

Under the Fair Credit Reporting Act (FCRA), we are not required to investigate a dispute that is determined to be frivolous or irrelevant. We have previously verified that the information we are reporting is accurate, complete, and consistent with our records.

If you have new, additional, or specific documentation that supports your claim and has not been previously provided, please submit it to the address listed above for further review.

Sincerely,

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