

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

[Consumer Name]
[Consumer Address]
[City, State, Zip Code]

RE: Account Number: [Account Number]

Dear [Consumer Name],

We are in receipt of your correspondence dated [Date of Dispute Letter] regarding the above-referenced account. After a thorough review of our records and the documentation provided, we have determined that your dispute is frivolous and lacks merit.

Specifically, your dispute is considered frivolous because:

- [Insert reason, e.g., The dispute is identical to a prior dispute that has already been resolved.]
- [Insert reason, e.g., You failed to provide sufficient information or evidence to support the allegation of error.]
- [Insert reason, e.g., The information provided does not contradict our records or the validity of the debt.]

Please be advised that we have previously validated this debt and provided you with the necessary documentation to confirm its accuracy. As your current correspondence provides no new relevant information or evidence of an error, we will not be conducting further investigations into this specific claim at this time.

Our records continue to show that the balance of \$[Amount] is valid, due, and owing. We recommend that you take immediate steps to resolve this matter to avoid further collection activity.

If you have new, relevant documentation that was not previously submitted, you may forward it to our office for review.

Sincerely,

[Your Name/Company Name]
[Title]