

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

[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 a careful review of your submission, we have determined that your dispute is frivolous and irrelevant.

We have reached this determination because:

- [Insert reason: e.g., Your dispute does not provide specific facts regarding an error in our records.]
- [Insert reason: e.g., You have submitted a dispute that is substantially the same as a prior dispute we already investigated and resolved.]
- [Insert reason: e.g., Your correspondence consists of "form" language or "debt validation" templates found online that do not apply to the specifics of this account.]

As your dispute lacks the necessary information or supporting documentation to warrant a new investigation, we will not be taking further action regarding this specific request. Our previous determination regarding the validity of this debt stands.

If you have specific information or new documentation that supports your claim, please provide it to us immediately so that we may conduct a proper review.

Sincerely,

[Your Name/Department]
[Your Company Name]