Date: [Current Date]

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

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

Dear [Consumer Name],

We have received your communication dated [Date of Consumer Letter] regarding the information reported on your credit file. After a thorough review of your request and our records, we have determined that your dispute is frivolous or irrelevant pursuant to the Fair Credit Reporting Act (FCRA).

Our determination is based on the following reason(s):

- The dispute does not contain sufficient information to investigate the alleged error.
- The dispute is substantially the same as a dispute previously submitted and resolved.
- The dispute was submitted by a third party without proper authorization or contains boilerplate language not specific to your account.
- [Optional: Insert specific reason here].

To conduct a further investigation, you must provide the following information:

- A clear description of the specific information being disputed.
- An explanation of the basis for your dispute.
- Supporting documentation, such as account statements, correspondence, or identity theft reports, to substantiate your claim.

Unless you provide the necessary information to support your claim, we will not take further action regarding this dispute. The information currently reported in your credit file will remain as is, as it has been verified as accurate by the reporting source.

Sincerely,

[Name of Representative/Department]
[Company Name]
[Company Address]