

Date

Customer Name 1

Customer Name 2

Address 1

Address 2

Re: Direct Dispute of Credit Report Information for Account Number

Dear Customer Name(s):

Recently, we received a direct dispute from you regarding certain information in your credit report. As permitted by law, we have determined your dispute to be a frivolous or duplicate dispute. Your current claim will not be investigated because we have investigated your dispute in the past, and found our information to be reported accurately to the credit reporting agency.

Thank you for choosing YOUR BANK NAME HERE. If you have any questions or concerns, please do not hesitate to contact me at Phone Number.

Sincerely,

Name

Title

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