

# Charge-off Account Correction Appeal

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Email Address]

[Your Phone Number]

[Creditor's Name]

[Creditor's Address]

[City, State, Zip Code]

Dear [Creditor's Name/Department],

I am writing to formally appeal the charge-off status of my account, [Insert Account Number], which was reported on [Insert Reporting Date].

Upon reviewing my credit report, I have found discrepancies that I believe warrant correction. The details are as follows:

- Account Status: Charged-off incorrectly
- Date of Charge-off: [Insert Date]
- Discrepancy Description: [Insert Description]

As per the Fair Credit Reporting Act, I request a thorough investigation of this matter and a correction of the erroneous information. I have attached supporting documents to substantiate my claim.

I appreciate your prompt attention to this matter and look forward to your response within 30 days.

Thank you for your cooperation.

Sincerely,

[Your Name]