

Account Inaccuracies Claim Letter

[Your Name]

[Your Address]

[City, State, ZIP Code]

[Email Address]

[Phone Number]

[Date]

[Creditor's Name]

[Creditor's Address]

[City, State, ZIP Code]

Subject: Dispute of Charge-Off Account Inaccuracy

Dear [Creditor's Name or Customer Service],

I am writing to formally dispute the accuracy of the charge-off account reported on my credit report, account number [Account Number].

Upon reviewing my records, I have identified several inaccuracies regarding this account, specifically:

- [Inaccuracy 1]
- [Inaccuracy 2]
- [Inaccuracy 3]

According to the Fair Credit Reporting Act, I have the right to dispute any information that I believe is inaccurate. I kindly request that you investigate these discrepancies and update my account information accordingly.

Please find attached copies of any relevant documents supporting my claim.

Thank you for your assistance in resolving this matter promptly.

Sincerely,

[Your Name]