

Charge-Off Account Investigation Demand

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Creditor's Name]

[Creditor's Address]

[City, State, Zip Code]

Subject: Demand for Investigation of Charge-Off Account

Dear [Creditor's Name or Customer Service Department],

I am writing to formally request an investigation into the charge-off account referenced below:

Account Number: [Your Account Number]

Original Creditor: [Original Creditor's Name]

Date of Charge-Off: [Charge-Off Date]

It has come to my attention that this account has been marked as charged-off, and I believe there may be inaccuracies in the reporting. I request a detailed breakdown of the account activity, as well as any documentation supporting this charge-off.

In accordance with the Fair Credit Reporting Act, I kindly ask that you conduct a thorough investigation and provide your findings in writing within 30 days of receiving this demand.

Thank you for your attention to this matter. I look forward to your prompt response.

Sincerely,

[Your Name]