

Charge-Off Account Reconciliation Letter

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Email Address]

[Your Phone Number]

[Account Holder's Name]

[Lender's Name]

[Lender's Address]

[City, State, Zip Code]

Dear [Lender's Name],

I am writing to request a reconciliation of my account, account number [Insert Account Number], which has been charged off. I would like to clarify the outstanding balance and discuss the possibility of settling this account.

As per my records, the current stated balance is [Insert Balance]. However, I believe there may have been discrepancies regarding fees and charges applied. I would appreciate receiving a detailed statement of my account, including all transactions, charges, and payments made to date.

I am committed to resolving this matter and hope we can find an amicable solution. Please contact me at your earliest convenience to discuss this further. Thank you for your assistance.

Sincerely,

[Your Name]