

Charge-Off Account Removal Request

Your Name
Your Address
City, State, Zip Code
Email Address
Phone Number
Date

Credit Bureau Name
Credit Bureau Address
City, State, Zip Code

Subject: Request for Charge-Off Account Removal

Dear [Credit Bureau Name],

I am writing to formally request the removal of a charge-off from my credit report that I believe is inaccurate. The details of the account are as follows:

Account Number: [Account Number]
Creditor Name: [Creditor Name]
Date of Charge-Off: [Date]

I have reviewed my credit report and found this charge-off to be erroneous. It has a negative impact on my credit score, and I kindly ask that you investigate this matter. I have included supporting documents to verify my claim.

Please let me know if you require any further information to expedite this investigation. I look forward to your prompt response and the correction of my credit report.

Thank you for your attention to this matter.

Sincerely,
[Your Name]