

Charge-Off Account Review Appeal

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Email]

[Your Phone Number]

[Creditors Name]

[Creditors Address]

[City, State, Zip Code]

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

I am writing to formally request a review of the charge-off status of my account, with account number [Account Number]. I acknowledge the debts associated with this account; however, I believe that this charge-off does not accurately reflect my current financial situation or my efforts to resolve the outstanding balance.

Due to [brief explanation of circumstances leading to charge-off, e.g., job loss, medical emergencies], I was unable to keep up with my payments. However, I have since taken steps to improve my financial situation, including [mention any relevant actions taken, like securing employment or starting a payment plan].

Given my current circumstances, I kindly request that you consider this appeal to re-evaluate the charge-off status. I am willing to discuss a reasonable repayment plan that would work for both parties and help rehabilitate my credit history.

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

Sincerely,

[Your Name]