

# Disputed Charge-Off Account Explanation

[Your Name]  
[Your Address]  
[City, State, ZIP Code]  
[Email Address]  
[Phone Number]  
[Date]

[Creditor's Name]  
[Creditor's Address]  
[City, State, ZIP Code]

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

I am writing to formally dispute the charge-off account listed under my name, account number [Account Number]. I believe that this charge-off is inaccurate due to [brief explanation of the dispute, e.g., payment made, error in account reporting, identity theft].

I have attached supporting documentation, including [list any attached documents, e.g., payment receipts, letters, identity verification]. I request that you investigate this matter, correct my account, and provide me with written confirmation of your findings.

I appreciate your attention to this urgent issue. Please feel free to contact me at [Your Phone Number] or [Your Email Address] if you require further information.

Sincerely,

[Your Name]