

Charge-Off Account Deletion Request

[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],

I am writing to formally request the removal of a charge-off account listed under my name with the account number [Account Number], dated [Date of Charge-Off]. I have been actively working to improve my credit profile and believe that this account does not accurately reflect my current financial responsibility.

I respectfully request that you review my account and consider removing the charge-off from my credit report. I would greatly appreciate any assistance you can provide in helping me with this matter.

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

Sincerely,

[Your Name]