

Charge-Off Account Dispute Letter

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Creditor's Name]

[Creditor's Address]

[City, State, Zip Code]

Subject: Dispute of Charge-Off Account

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

I am writing to dispute the charge-off account listed under my name with the account number [Account Number]. I believe this charge-off is in error due to [brief explanation of the reason for dispute, e.g., paid debt, identity theft, etc.].

According to my records, [provide any relevant details or evidence supporting your claim, e.g., payment records, correspondence, etc.]. I would appreciate your prompt investigation of this matter and correction of my account status.

Please provide me with a written response addressing my dispute, and any documentation you have that supports the charge-off. You may reach me at the contact information provided above.

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

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]