

Letter of Appeal for Charge-Off Account Hardship

[Your Name]

[Your Address]

[City, State, ZIP Code]

[Email Address]

[Phone Number]

[Date]

[Creditor's Name]

[Creditor's Address]

[City, State, ZIP Code]

Subject: Appeal for Charge-Off Account - [Account Number]

Dear [Creditor's Name],

I hope this letter finds you well. I am writing to formally appeal the charge-off status of my account ([Account Number]). Due to unforeseen circumstances, including [briefly explain your hardship, e.g., loss of job, medical emergencies], I have faced significant financial difficulties.

I understand the importance of fulfilling my obligations and am committed to resolving this matter. I am requesting a reconsideration of the charge-off status and the opportunity to discuss possible payment arrangements that could help bring my account current.

I appreciate your understanding and attention to my situation. Please let me know if there's any documentation you need to support my appeal. I hope to hear from you soon to discuss this matter.

Thank you for your consideration.

Sincerely,

[Your Name]