

Charge-Off Account Inquiry

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Email Address]

[Your Phone Number]

Customer Service Department

[Name of Creditor or Collection Agency]

[Address of Creditor or Collection Agency]

[City, State, Zip Code]

Dear Customer Service,

I am writing to request clarification regarding the charge-off status of my account (Account Number: [Insert Account Number]). I noticed that my account was charged off on [Insert Date], and I would like to understand the implications of this status on my credit report and any actions I need to take moving forward.

Could you please provide me with detailed information regarding the charge-off, including:

- The total amount charged off
- The reason for the charge-off
- Any remaining balance I may owe
- Options for settling or disputing this charge-off
- Impact on my credit score

I appreciate your prompt attention to this matter and look forward to your response.

Thank you.

Sincerely,

[Your Name]