

# Charge-Off Account Re-establishment Letter

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Email]

[Your Phone Number]

[Creditor's Name]

[Creditor's Address]

[City, State, Zip Code]

Subject: Request for Charge-Off Account Re-establishment

Dear [Creditor's Name],

I hope this letter finds you well. I am writing to discuss my account with the number [Insert Account Number], which was previously charged-off on [Insert Charge-Off Date]. I understand the seriousness of this matter and wish to rectify my account standing.

After reviewing my financial situation, I am committed to resolving this debt and would like to propose a plan that would allow me to settle the outstanding balance. I kindly request that you consider re-establishing my account so that we can work towards a solution.

I am hoping to discuss potential payment options and would appreciate any assistance or guidance you can provide during this process. I am eager to have this matter resolved and to restore my credit standing.

Thank you for your time and consideration. I look forward to your prompt response.

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]