

## CHARGE OFF DISPUTE LETTER

Your Name: \_\_\_\_\_ Account Number: \_\_\_\_\_

### Credit Reporting Agency Information:

Agency Name: \_\_\_\_\_

Address: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

### Creditor Information:

Creditor Name: \_\_\_\_\_

Address: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

### Dispute Details:

I am writing to dispute the following information in my credit report. The item identified below was charged off and reported inaccurately. Please investigate the following charge off and correct or remove it from my credit report.

### Item in Dispute:

Charge Off Account Number: \_\_\_\_\_

Original Creditor: \_\_\_\_\_

Date of Charge Off: \_\_\_\_\_

### Request for Investigation and Removal:

Under the Fair Credit Reporting Act, I request that you investigate this dispute and provide me with a copy of the investigation results. If this information cannot be verified, please remove it from my credit report immediately.

### Supporting Documentation:

I have enclosed copies of supporting documents that substantiate my dispute, including but not limited to: - Proof of payment or settlement; - Correspondence with the creditor; - Any other relevant information supporting my position.

### Contact Information:

Please send your written results to my mailing address listed above. If you require any additional information, you may contact me at my phone number or email address on file.

### Legal Notice:

This letter serves as my formal dispute of the above-referenced charge off. I expect your prompt attention and compliance with federal law concerning the investigation and correction of inaccurate information on my credit report.

**Your Signature**

**Date**

Signature: \_\_\_\_\_

\_\_\_\_\_

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