

[Your Name]  
[Your Address]  
[Your City, State, Zip Code]  
[Your Phone Number]  
[Your Email Address]

Date: [Date]

To: [Credit Bureau Name]  
[Credit Bureau Address]  
[City, State, Zip Code]

**Subject: Dispute of Incorrect Account Status - Account #[Your Account Number]**

To Whom It May Concern,

I am writing to formally dispute the "Charge-Off" status currently being reported on my credit file for the following account:

**Creditor Name:** [Name of Bank or Financial Institution]  
**Account Number:** [Full Account Number]  
**Reason for Dispute:** Incorrect Account Status

The status of "Charge-Off" reported by [Creditor Name] is inaccurate. I am disputing this entry because:

[Insert specific reason here, e.g.:

- This account was paid in full on [Date] prior to any charge-off action.
- I have never been more than 30 days late on this account.
- This account was settled for a lesser amount as agreed upon on [Date] and should be marked "Settled."
- This account does not belong to me.]

Enclosed are copies of [List supporting documents, e.g., payment receipts, settlement letters, or bank statements] which prove that the charge-off status is incorrect.

Under the Fair Credit Reporting Act (FCRA), I request that you investigate this matter with the furnisher and update the status of this account to accurately reflect my payment history. If the information cannot be verified as accurate, please remove the charge-off notation from my credit report immediately.

Please provide me with a written notification of the results of your investigation within 30 days.

Sincerely,

[Your Signature]

[Your Printed Name]

**Enclosures:**

1. Copy of government-issued ID
2. Copy of utility bill (for address verification)
3. [List other supporting evidence]