

[Your Name]
[Credit Report Number]
[Your Date of Birth]
[Your Current Address]

[Name of Credit Bureau]
[Address of Credit Bureau]

Dear [Equifax / Experian / Transunion],

I am writing to request an investigation of the following information on my [Equifax / Experian / Transunion] credit report:

Dispute 1:

The charge-off of an obligation with [XYZ creditor] is incorrect. The following is the identifying information of the error:

- Account # [111111111]
- Date of incorrect reporting: [MM/DD/YY]
- Explanation of my dispute: [I paid the account in full, and it should no longer appear as a charge-off; I am the victim of identity theft, and I did not open this account; The creditor misreported my account, and all my payments are current; etc.]

To further support my claim, I have attached documentation including:

- A copy of my credit report from the [Equifax / Experian / Transunion] credit bureau
- [Any additional information you have: my last billing statement with XYZ creditor, copies of my recent payments to the creditor, a letter confirming my debt payoff, the police report from the identity theft complaint, etc.]

Please let me know if any additional information is necessary to remove the charge-off from your records. I appreciate your assistance.

Sincerely,

[Your Name]