

Date: [Insert Date]

To:

[Customer Name]
[Customer Address]
[City, State, Zip Code]

Subject: Consolidated Zero Balance and Liability Confirmation Letter

Dear [Customer Name],

This letter serves as formal confirmation that as of [Insert Date], the following accounts held with [Financial Institution Name] have been fully settled and carry a zero balance:

Account Type	Account Number	Closure/Settlement Date
[e.g., Personal Loan]	[XXXX-XXXX-XXXX]	[Date]
[e.g., Credit Card]	[XXXX-XXXX-XXXX]	[Date]
[e.g., Overdraft Facility]	[XXXX-XXXX-XXXX]	[Date]

We hereby confirm that you have no further outstanding financial liabilities or obligations toward the institution regarding the accounts listed above. All security documentation and collateral associated with these accounts, if any, have been released or are in the process of being discharged.

This document may be used as proof of settlement for credit reporting agencies or other financial requirements. We have updated our internal records to reflect the "Closed/Satisfied" status of these liabilities.

Thank you for your prior association with [Financial Institution Name]. Should you require further assistance, please contact our customer service department at [Phone Number].

Sincerely,

[Authorized Signature]
[Name of Signatory]
[Title/Designation]
[Financial Institution Name]