

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

[Date]

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

Subject: Request to Update Account Status to "Paid in Full"

To Whom It May Concern,

I am writing to formally request an update to the reporting of a specific account on my credit report. The account information is as follows:

- **Creditor Name:** [Name of Creditor/Collection Agency]
- **Account Number:** [Full or Partial Account Number]

This account is currently listed with a derogatory status. However, I have fulfilled my financial obligation, and this debt has been paid in full. I have attached documentation (such as a payment receipt or a "paid in full" letter from the creditor) as evidence of this payment.

Please update the status of this account to "Paid in Full" and ensure that the current balance is reflected as \$0.00. Additionally, if the creditor has agreed to remove the derogatory mark entirely as part of our payment agreement, I request its immediate deletion.

Please notify me in writing once the update has been processed and provide an updated copy of my credit report.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]

Enclosures: [List documents, e.g., Proof of Payment, Settlement Letter]