

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

[Date]

[Debt Collector Name]
[Agency Name]
[Address]
[City, State, Zip Code]

Re: Acknowledgment of Payment and Request for Final Validation

Account Number: [Account Number]

Payment Amount: [Amount Paid]

Payment Date: [Date Paid]

Dear [Contact Name or Debt Collection Department],

I am writing to formally acknowledge that I have submitted payment in the amount of [Amount Paid] regarding the above-referenced account. This payment was made on [Date] via [Method of Payment, e.g., check number, electronic transfer].

Please provide a formal written validation within thirty (30) days of receipt of this letter confirming the following:

- The payment has been received and processed.
- The debt is now considered paid in full and the account balance is \$0.00.
- The account has been closed in your internal systems.
- Your agency will cease all collection efforts regarding this specific debt.
- A request has been sent to the major credit bureaus (Equifax, Experian, and TransUnion) to update the status of this account to "Paid in Full" or to delete the entry, as previously agreed.

Please send this final validation and a formal "Release of Liability" statement to my mailing address listed above.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]