

[Your Name/Company Name]
[Address Line 1]
[Address Line 2]
[City, State, Zip Code]
[Phone Number]

[Date]

[Consumer Name]
[Consumer Address Line 1]
[Consumer Address Line 2]
[City, State, Zip Code]

RE: Notice of Investigation Results and Account Modification

Account Number: [Account Number]
Reference Number: [Reference Number]

Dear [Consumer Name],

This letter is to inform you that we have completed our investigation regarding the dispute you submitted on [Date of Dispute] concerning the above-referenced account.

Based on the documentation and information provided during the investigation process, we have determined that a modification to the account record is necessary. We have taken the following actions:

- **Account Status:** The account has been updated to reflect [e.g., Paid in Full / Settled / Discharged].
- **Balance Adjustment:** The outstanding balance has been modified from [Original Amount] to [New Amount].
- **Credit Reporting:** We have notified the relevant credit reporting agencies (Equifax, Experian, and TransUnion) to update their records to reflect these changes. Please allow 30 to 60 days for these updates to appear on your credit report.

Accompanying this letter, you will find [List any enclosures, e.g., updated statement of account or validation documents] for your records.

We consider this specific dispute resolved. If you have any further questions regarding this modification or your account, please contact our office at [Phone Number] during our business hours of [Operating Hours].

Sincerely,

[Signature]
[Printed Name/Title]
[Company Name]

This communication is from a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose.