

Date: [Insert Date]

To:

[Creditor or Collection Agency Name]

[Address]

[City, State, Zip Code]

From:

[Your Full Name]

[Your Address]

[Your Phone Number]

[Account Number: XXXXXXXXX]

Subject: Confirmation of Complete Debt Resolution and Satisfaction

Dear [Contact Person or Department Name],

This letter serves as formal notification and confirmation that the debt associated with the above-referenced account number has been paid in full and is now completely resolved.

As of [Date of Final Payment], the total balance has been brought to zero (\$0.00). I have fulfilled all financial obligations regarding this account, and no further payments are due.

By receipt of this notice, it is understood that:

- The account is closed and marked as "Paid in Full" or "Satisfied."
- No further collection efforts will be made by your company or any third-party agencies.
- Your company will update all credit reporting agencies to reflect that this debt is fully satisfied within 30 days.

Please provide a formal "Release of Liability" or a "Letter of Satisfaction" for my permanent records within [Number] business days.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]