

[Date]  
[Collection Agency Name]  
[Agency Address]  
[City, State, Zip Code]

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

**RE: Notice of Debt Resolution and Satisfaction**

Account Number: [Account Number]  
Original Creditor: [Original Creditor Name]  
Settlement/Payment Amount: \$[Amount Paid]

Dear [Consumer Name],

This letter serves as formal confirmation that the above-referenced account has been resolved. [Collection Agency Name] acknowledges that the debt associated with this account is now:

**[Select one: Paid in Full / Settled in Full]**

We confirm that as of [Date of Final Payment], we have received the agreed-upon amount. Consequently, you have no further financial obligation to [Collection Agency Name] or [Original Creditor Name] regarding this specific account. We have ceased all collection activities.

Furthermore, we will notify the major credit reporting agencies (Equifax, Experian, and TransUnion) within [Number] days to update the status of this account. The account will be reported as [Select one: Paid in Full / Settled for less than full balance].

Please retain this letter for your permanent records as proof of debt satisfaction.

Sincerely,

[Authorized Signature]  
[Printed Name]  
[Title]  
[Collection Agency Name]