

**Date:** [Insert Date]

**From:**

[Creditor or Agency Name]

[Address Line 1]

[City, State, Zip Code]

[Phone Number]

**To:**

[Debtor Name]

[Address Line 1]

[City, State, Zip Code]

**Subject: Confirmation of Zero Balance and Account Resolution**

Dear [Debtor Name],

This letter serves as official notification that the debt associated with the account listed below has been resolved in full.

**Account Details:**

Account Number: [Insert Account Number]

Original Creditor: [Insert Original Creditor Name]

Settlement/Payment Date: [Insert Date of Final Payment]

We confirm that as of [Current Date], the balance for this account is **\$0.00**. You no longer owe any further payments, interest, or fees regarding this specific debt. The account has been closed in our system.

We will notify the relevant credit reporting agencies that this account has been [paid in full / settled in full] within [Number of Days] days. Please retain this letter for your permanent records as proof of debt resolution.

If you have any questions regarding this matter, please contact our customer service department at [Phone Number].

Sincerely,

[Name of Representative]

[Title]

[Company Name]