

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

[Date]

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

RE: Account Resolution and Closure Request
Account Number: [Your Account Number]
Original Creditor: [Name of Original Creditor]

To Whom It May Concern,

I am writing this letter to formally request the permanent closure of the above-referenced account. I have fulfilled my financial obligations regarding this debt through [Full Payment / Settlement Agreement] on [Date of Payment].

Enclosed with this letter is documentation confirming the final payment made to your office. As the balance has been paid in full (or settled as agreed), I request that you provide me with a formal "Letter of Release" or "Certificate of Satisfaction" stating that the debt is paid and the account is closed with a zero balance.

Furthermore, I request that you notify all credit reporting agencies to which you have reported this debt-specifically Equifax, Experian, and TransUnion-that the account status should be updated to "Closed" and "Paid in Full" (or "Paid as Agreed").

Please send the written confirmation of this account closure to my address listed above within thirty (30) days of receipt of this letter.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]