

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

[Date]

[Creditor/Collection Agency Name]  
[Contact Person, if known]  
[Address]  
[City, State, Zip Code]

**RE: Notice of Complete Debt Satisfaction**

Account Number: [Your Account Number]  
Original Creditor: [Original Creditor Name, if different]  
Amount Paid: \$[Total Amount Paid]

To Whom It May Concern,

This letter serves as formal notification and confirmation that the above-referenced debt has been paid in full and is now satisfied. A final payment in the amount of \$[Amount] was made on [Date] via [Payment Method].

Based on this full satisfaction of the debt, I request the following actions:

- Close the account permanently and mark the balance as zero (\$0.00).
- Cease all further collection activities and communications regarding this account.
- Update my credit report with all major credit bureaus (Equifax, Experian, and TransUnion) to reflect that the account is "Paid in Full" or "Satisfied."
- Provide a formal "Release of Liability" or "Settlement Confirmation" letter for my records.

Please send written confirmation within [Number, e.g., 30] days stating that the account is closed and the credit bureaus have been notified of this update.

Sincerely,

[Your Signature]

[Your Printed Name]