

[Your Name]
[Your Address]
[Your Phone Number]
[Your Email Address]

[Date]

[Creditor or Collection Agency Name]
[Recipient Address]
[City, State, Zip Code]

RE: Debt Satisfaction and Request for Account Closure

Account Number: [Your Account Number]
Total Amount Paid: \$[Amount]

To Whom It May Concern,

This letter serves as formal notification that the debt associated with the above-referenced account has been paid in full as of [Date of Final Payment].

I am requesting that you provide a written confirmation or a "Letter of Satisfaction" stating that this debt is paid in full and that the account balance is now zero (\$0.00). Please also confirm that the account has been officially closed.

Furthermore, I request that you update your records and notify all relevant credit reporting agencies (Equifax, Experian, and TransUnion) that this account has been "Paid in Full" or "Paid as Agreed" to ensure my credit report accurately reflects this status.

Please send the confirmation letter and any related documentation to my address listed above within [Number, e.g., 30] days of receipt of this letter.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]