

**Date:** [Insert Date]

**To:**

[Debtor Name]

[Debtor Address]

[City, State, Zip Code]

**Account Reference:** [Insert Account Number]

**Subject: NOTICE OF DISCHARGE / PAID IN FULL**

Dear [Debtor Name],

This letter serves as formal confirmation that the outstanding balance on the above-referenced account has been paid in full.

We acknowledge receipt of the final payment in the amount of \$[Insert Amount] received on [Insert Date]. As of this date, your balance is \$0.00. We consider this debt fully satisfied and the account is now closed.

We will notify the relevant credit reporting agencies to update the status of this account to "Paid in Full" or "Satisfied." Please allow [Number] days for these changes to reflect on your credit report.

Please retain this letter for your permanent records as proof that the debt has been discharged.

Sincerely,

[Your Name/Company Name]

[Your Title]

[Phone Number]