

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

[Date]

[Recipient Name or Department]
[Company Name]
[Company Address]
[City, State, Zip Code]

Subject: Formal Request for Account Closure - Account Number: [Your Account Number]

To Whom It May Concern,

This letter is to formally request the closure of the above-referenced account. This account has been paid in full, and there is currently a zero balance remaining.

Please ensure that this account is marked as "Closed at Consumer's Request" and "Paid in Full" in your internal records. I also request that you notify all relevant credit reporting agencies (Equifax, Experian, and TransUnion) that this account has been closed with a zero balance.

Please send me a written confirmation within 30 days stating that the account is closed and that the balance is zero. If there are any outstanding steps I need to take, please notify me in writing immediately.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]