

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

[Date]

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

RE: Settlement and Zero Balance Confirmation

Account Number: [Account Number]
Settlement Amount Paid: \$[Amount]

To Whom It May Concern,

This letter serves as a formal request for a Zero Balance Settlement Letter regarding the above-referenced account.

As per our agreement dated [Date of Agreement], I have paid the negotiated settlement amount of \$[Amount]. This payment was intended to satisfy the debt in full and resolve all outstanding obligations associated with this account.

Please provide a formal document stating the following:

- The account has been settled in full.
- The current balance is \$0.00.
- The account is closed and no further collections will be pursued.
- Credit reporting agencies will be notified that the account is "Settled" or "Paid in Full."

Please send this confirmation to my address listed above within [Number] business days. Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]