

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

[Date]

[Name of Creditor or Collection Agency]
[Department Name, if applicable]
[Address]
[City, State, Zip Code]

Subject: Debt Satisfaction and Request for Account Closure

Account Number: [Insert Account Number]

To Whom It May Concern,

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

Please update your records to show that this debt has been satisfied and that the account now carries a zero (\$0.00) balance. I request that you officially close this account and ensure that no further charges or interest are accrued.

Additionally, please report the status of this account as "Closed - Paid in Full" or "Satisfied" to all relevant credit reporting agencies (Experian, Equifax, and TransUnion) within thirty (30) days of receipt of this letter.

Kindly provide a written confirmation or a "Paid in Full" letter for my personal records, acknowledging that I have no further financial obligation regarding this account.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]