

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

[Collection Agency Name]
[Collection Agency Address]
[City, State, Zip Code]

RE: Account Clearance and Credit Reporting Correction

Account Number: [Your Account Number]

To Whom It May Concern,

I am writing to formally request a "Letter of Clearance" regarding the above-referenced account. This account has been paid in full as of [Date of Final Payment].

Please provide written confirmation that the balance for this account is now \$0.00 and that the debt is considered fully satisfied.

Furthermore, I request that you update your records and notify all credit reporting agencies (Experian, Equifax, and TransUnion) to reflect this account status as "Paid in Full." If our previous agreement included the removal of this tradeline from my credit reports (Pay for Delete), please ensure that a request for total deletion is submitted immediately.

Please send the requested clearance letter to my address listed above within 30 days of receiving this notice.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]
[Your Printed Name]