

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

[Credit Bureau Name]
[Credit Bureau Address]
[City, State, Zip Code]

Subject: Request for Credit Report Update - Account Paid in Full

To Whom It May Concern,

I am writing to formally request an update to my credit report regarding the following account:

- **Creditor Name:** [Name of Bank/Lender]
- **Account Number:** [Full Account Number]
- **Date Paid:** [Date of Final Payment]

This account has been paid in full. However, my current credit report does not accurately reflect this status. I have attached a copy of the "Paid in Full" letter/receipt provided by the creditor as proof of settlement.

Please update the status of this account to "Paid in Full" or "Closed - Paid in Full" and ensure the balance is updated to \$0.00 immediately.

Please notify me in writing once the update has been completed and provide an updated copy of my credit report.

Sincerely,

[Your Signature]
[Your Printed Name]

Enclosures: [List documents, e.g., Payment Receipt, Settlement Letter, Copy of ID]