

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

[Date]

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

RE: Account Number [Insert Account Number]

Dear Collections Manager,

I am writing to formally request a "Zero Balance" confirmation letter regarding the above-referenced account. According to my records, this debt has been paid in full as of [Date of Final Payment].

Please provide a formal written statement confirming that:

- The current balance on this account is \$0.00.
- The account is closed and considered paid in full.
- Your agency has updated its records to reflect this status.
- Any reporting to credit bureaus (Equifax, Experian, and TransUnion) has been updated to show a zero balance.

Please send this confirmation letter to my address listed above within 30 days of receiving this request. This documentation is necessary for my financial records and to ensure my credit report is accurate.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]