

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

[Date]

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

Re: Notice of Account Payoff and Request for Status Update

To Whom It May Concern,

I am writing to formally request an update to the reporting status of the following account on my credit report:

- Creditor Name: [Name of Institution]
- Account Number: [Full or Partial Account Number]
- Date Paid in Full: [Date of Final Payment]

This account has been paid in full. However, my current credit report still shows an outstanding balance or an "Active" status. I have enclosed a copy of the payoff letter/receipt provided by the creditor as proof of final payment.

Please update my credit file to reflect a "Paid in Full" status with a \$0.00 balance immediately. Under the Fair Credit Reporting Act (FCRA), I request that you investigate this matter and provide me with a written confirmation once the update has been completed.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]

Enclosures: [List documents, e.g., Copy of Payoff Letter, Copy of ID]