

[Your Name]  
[Your Address]  
[Your Phone Number]  
[Your Email]

[Date]

[Collection Agency Name]  
[Collection Agency Address]

**RE: Notice of Zero Balance and Formal Request for Account Closure**

**Account Number:** [Your Account Number]  
**Original Creditor:** [Name of Mortgage Lender]  
**Property Address:** [Address of the Mortgaged Property]

To Whom It May Concern,

I am writing to formally notify you that the above-referenced mortgage account has been paid in full and currently carries a zero (\$0.00) balance. I have fulfilled all financial obligations regarding this debt.

Please take the following actions immediately:

- Close this account in your records and cease all collection activities.
- Update my credit profile with all major credit bureaus (Equifax, Experian, and TransUnion) to reflect that this account is "Paid in Full" or "Settled in Full" with a zero balance.
- Provide me with a formal "Letter of Release" or "Satisfactory Payment Letter" confirming that no further funds are owed.

Enclosed is documentation confirming the final payment and/or the mortgage satisfaction piece for your records.

I request a written confirmation of the account closure and the credit reporting updates within thirty (30) days of the date of this letter.

Sincerely,

[Your Signature]

[Your Printed Name]

**Enclosure:** [List documents, e.g., Final Settlement Statement, Release of Lien]