

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

[Date]

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

RE: Acknowledgment of Paid-in-Full Collection Account

Account Number: [Your Account Number]
Original Creditor: [Name of Original Creditor]
Total Paid: \$[Amount Paid]

Dear [Name of Contact Person or Collection Dept],

This letter is to formally acknowledge that the above-referenced collection account has been paid in full as of [Date of Final Payment].

Pursuant to our agreement, I am requesting a formal "Letter of Release" or a "Paid in Full" acknowledgment for my records. This document should confirm that the balance is now zero (\$0.00) and that your agency no longer has any financial claim against me regarding this specific account.

Furthermore, I request that you update the status of this account with all three major credit reporting agencies (Equifax, Experian, and TransUnion) to reflect that the account is "Paid in Full" or "Settled in Full."

Please send the written confirmation to my address listed above within [Number, e.g., 30] days.

Thank you for your cooperation in resolving this matter.

Sincerely,

[Your Signature]

[Your Printed Name]