

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

[Date]

[Name of Contact Person]  
[Name of Creditor/Collection Agency]  
[Address]  
[City, State, Zip Code]

**RE: Debt Payoff Verification and Account Closure**

Account Number: [Your Account Number]

Dear [Name of Contact Person or Billing Department],

This letter is to formally request a written verification that the above-referenced account has been paid in full and the balance is now zero (\$0.00).

On [Date of Final Payment], a final payment in the amount of \$[Amount] was made via [Payment Method, e.g., Check #, Credit Card, Electronic Transfer].

Please provide a formal "Paid in Full" letter or a satisfaction of debt certificate stating that I have no further financial obligation regarding this account. Additionally, I request that you update your records and notify all relevant credit reporting agencies that this account has been closed and paid in full.

Please send this confirmation to my mailing address listed above within [Number, e.g., 30] business days.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]  
[Your Printed Name]