

Date: [Insert Date]

To:

[Creditor or Collection Agency Name]

[Street Address]

[City, State, Zip Code]

Re: Notice of Debt Satisfaction and Account Closure

Account Number: [Insert Account Number]

Total Amount Paid: \$[Insert Amount]

Dear [Name of Contact Person or Department],

This letter serves as formal notification that the debt associated with the above-referenced account has been paid in full. The final payment was made on [Date of Final Payment] via [Method of Payment].

According to our records and previous agreements, this account is now satisfied and carries a zero (\$0.00) balance. I request that you perform the following actions:

- Close the account permanently in your records.
- Cease all further collection activities and communications regarding this debt.
- Update my credit profile with all major credit reporting agencies (Equifax, Experian, and TransUnion) to reflect that the account is "Paid in Full" or "Paid as Agreed" with a zero balance.

Please provide a written confirmation or a "Letter of Release" within thirty (30) days to confirm that the debt is fully satisfied and the account is closed.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]

[Your Address]

[Your Phone Number]