

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

[Date]

[Name of Creditor or Collection Agency]  
[Department, if applicable]  
[Address]  
[City, State, Zip Code]

**RE: Formal Request for "Paid in Full" Letter**

Account Number: [Your Account Number]

Payment Date: [Date of Final Payment]

Payment Amount: \$[Amount]

To Whom It May Concern,

I am writing to formally request a "Paid in Full" letter regarding the above-referenced account.

According to my records, the final payment for this account was made on [Date] via [Method of Payment, e.g., Check #, Credit Card, Electronic Transfer]. This payment represents the final balance due, bringing the outstanding balance to zero (\$0.00).

Please provide a formal written statement or certificate confirming that this debt has been satisfied in its entirety and that the account is closed. Additionally, I request that you update your records and notify all relevant credit reporting agencies that this account has been paid in full.

Please send this documentation to my mailing address listed above within [Number, e.g., 15] business days.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]