

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

[Date]

[Creditor or Collection Agency Name]  
[Contact Person, if known]  
[Address]  
[City, State, Zip Code]

**RE: Formal Confirmation of Debt Paid in Full**

Account Number: [Your Account Number]  
Total Amount Paid: \$[Amount]

Dear [Name of Contact Person or Billing Department],

This letter serves as formal notification and confirmation that the above-referenced account has been paid in full. The final payment was made on [Date of Final Payment] in the amount of \$[Amount].

Please update your records to reflect that I have zero balance remaining on this account and that the debt is completely satisfied. I request that you send me a formal "Release of Liability" or a "Paid in Full" certificate for my personal records within [Number] business days.

Furthermore, please ensure that any credit reporting agencies to which you report are notified that this account is now closed and paid in full, so that my credit report accurately reflects this status.

If there are any further actions required on my part to finalize the closure of this account, please notify me in writing.

Sincerely,

[Your Signature]  
[Your Printed Name]