

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

[Date]

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

RE: Demand for Satisfaction of Debt / Formal Notice of Full Payment

Account Number: [Your Account Number]

Total Amount Paid: \$[Amount]

Date of Final Payment: [Date]

To Whom It May Concern,

This letter serves as a formal demand for a Satisfaction of Debt notice regarding the above-referenced account. I have fulfilled all financial obligations associated with this debt as of [Date of Final Payment].

I am requesting that you provide me with a written "Letter of Satisfaction" or a "Release of Liability" confirming that the account is paid in full and has a zero (\$0.00) balance. Additionally, please ensure that you update your records and notify all relevant credit reporting agencies (Equifax, Experian, and TransUnion) that this account is "Paid in Full" or "Satisfied."

Please send the documentation confirming the satisfaction of this debt to my address listed above within [Number, e.g., 30] days of receipt of this letter.

If there is any reason why this request cannot be fulfilled, please provide a detailed written explanation immediately.

Sincerely,

[Your Signature]
[Your Printed Name]