

[Your Name]
[Your Address]
[Your City, State, Zip Code]
[Your Social Security Number]
[Your Date of Birth]

[Date]

[Credit Bureau Name]
[Credit Bureau Address]
[City, State, Zip Code]

Subject: Formal Request to Remove Paid Collection Account

To Whom It May Concern,

I am writing to formally request the removal of the following collection account from my credit report. This account has been paid in full, and I am requesting a "goodwill" deletion or a correction to my file to reflect the resolution of this debt.

Account Details:

Collection Agency Name: [Name of Agency]
Account Number: [Account Number]
Date Paid: [Date Payment was Made]

While this debt was previously owed, I have since taken responsibility and satisfied the balance. Having this paid collection remain on my credit report continues to negatively impact my credit score and my ability to secure future financing.

I am asking for your assistance in deleting this trade line from my credit file. Attached, please find documentation confirming that the account has been paid in full.

Please notify me in writing once this item has been removed and provide an updated copy of my credit report.

Thank you for your time and assistance in this matter.

Sincerely,

[Your Signature]

[Your Printed Name]