

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

[Date]

[Name of Debt Collection Agency/Creditor]
[Address]
[City, State, Zip Code]

RE: Settlement Completion and Trade Line Deletion
Account Number: [Your Account Number]

To Whom It May Concern,

This letter is to formally confirm that the agreed-upon settlement payment for the above-referenced account has been successfully completed. According to our agreement dated [Date of Agreement], a payment in the amount of \$[Settlement Amount] was issued on [Payment Date] and has since cleared.

Per the terms of our "Pay for Delete" agreement, your company is now required to take the following actions:

1. Mark the aforementioned account as "Paid in Full" within your internal records.
2. Completely remove and delete all trade lines, late payment markers, and negative reporting associated with this account from all credit reporting agencies (Equifax, Experian, and TransUnion).
3. Cease all further collection efforts and contact regarding this debt.

Please provide written confirmation within 15 business days that the request for deletion has been sent to the credit bureaus. I have attached a copy of the payment receipt/check for your records.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]