

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

[Date]

[Name of Credit Bureau/Collection Agency]
[Address]
[City, State, Zip Code]

Re: Notice of Paid Collection and Request for Deletion
Account Name: [Account Name]
Account Number: [Account Number]

To Whom It May Concern,

I am writing to formally notify you that the above-referenced collection account has been paid in full. Attached to this letter, please find the documentation confirming the final payment and the zero-balance status of this account.

Since this debt is now satisfied, I am respectfully requesting that you delete this collection entry from my credit reports. As this account no longer represents an outstanding debt, its continued reporting as a collection item negatively impacts my credit standing despite my efforts to resolve the matter.

Please update your records immediately and notify the major credit bureaus (Equifax, Experian, and TransUnion) to remove this tradeline from my profile.

I look forward to receiving written confirmation within 30 days that the deletion has been processed.

Sincerely,

[Your Signature]

[Your Printed Name]

Enclosure: [Proof of Payment/Settlement Letter]