

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

[Date]

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

RE: Notice of Satisfied Debt and Request for Deletion

Account Number: [Your Account Number]

To Whom It May Concern,

This letter serves as formal notification that the debt associated with the above-referenced account has been paid in full and is now satisfied.

Per our previous agreement dated [Date of Agreement], it was understood that upon receipt of the final payment, [Name of Creditor/Agency] would cease reporting this account to the credit bureaus and request a complete deletion of the trade line from my credit report.

Attached you will find [Proof of Payment/Settlement Agreement] as evidence that the obligation has been met. Please update your records immediately and send a request to Equifax, Experian, and TransUnion to have this derogatory entry removed entirely from my credit file.

Please provide written confirmation once the deletion request has been submitted to the bureaus. Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]

Enclosure: [List attached documents, e.g., Copy of receipt, settlement letter]